

So Ordered.

Signed this 22 day of July, 2024.



Patrick G. Radel
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK**

In re:

M. BURTON MARSHALL,
a/k/a BURT MARSHALL,
a/k/a MILES BURTON MARSHALL, *et al.*,

Case No. 23-60263-PGR
Chapter 11 (Main case)
Case No. 23-60723-PGR
(Jointly Administered)

Debtors.

**OMNIBUS ORDER (I) MODIFYING, FIXING, AND ALLOWING
THE CLAIMS OF THE APPROXIMATELY 985 NOTEHOLDER
INVESTORS IN THE MARSHALL “EIGHT PERCENT FUND”,
(II) FINDING THAT THE DEBTOR WAS OPERATING A PONZI
SCHEME AT LEAST SINCE 2011, AND (III) APPROVING THE
TRUSTEE’S CLAIM RECONCILIATION APPROACH**

Fred Stevens, Chapter 11 trustee (the “Trustee”) of the estate of M. Burton Marshall a/k/a Burt Marshall a/k/a Miles Burton Marshall (“Marshall” or the “Debtor”), and Miles B. Marshall, Inc. (“Marshall Inc.,” Marshall and Marshall Inc. collectively, the “Debtors”), in the above-referenced chapter 11 cases (the “Chapter 11 Cases”), having filed an omnibus motion (the

“Motion”), seeking the entry of an order (i) modifying, fixing, and allowing the claims of the approximately 985 holders of 30-day demand notes (each a “Note,” collectively, the “Notes”) issued by the Debtor (each a “Noteholder,” collectively, the “Noteholders”), (ii) finding that Marshall was operating a Ponzi scheme since at least in or around 2011, (iii) approving the Trustee’s approach to reconciling and allowing the claims of Noteholders, and (iv) granting related relief [Docket No. 404]; and upon the testimony set forth in the (i) declaration of the Trustee in support of the Motion (the “Stevens Declaration”) [Docket No. 404-2], (ii) declaration of Brian Ryniker of RK Consultants, LLC in support of the Motion (the “Ryniker Declaration”) [Docket No. 404-3], and (iii) declaration of Jon Scherr of HKA Global, LLC in support of the Motion (the “Scherr Declaration”) [Docket No. 404-4]; and a hearing pursuant to consider the relief sought in the Motion having been held before the Bankruptcy Court on July 16, 2024 (the “Hearing”), after due notice to Noteholders, and to other parties in interest, in accordance with the Federal Rules of Bankruptcy Procedure (the “Bankruptcy Rules”); and the Bankruptcy Court having considered the Motion and all testimony submitted in support thereof; and the appearances of all interested parties having been noted on the record of the Hearing; and the Bankruptcy Court having considered all of the evidence adduced and arguments of counsel at the Hearing, and all of the proceedings had before this Court; and upon the record of the Hearing, the Bankruptcy Court having found and determined that approval of the Motion is in the best interests of the Debtor, its estate, and Noteholders; and after due deliberation and sufficient cause appearing therefor, the Court hereby FINDS, DETERMINES, AND CONCLUDES that:

FINDINGS AND CONCLUSIONS

The findings and conclusions set forth herein constitute the Bankruptcy Court’s findings of fact and conclusions of law pursuant to Fed. R. Bankr. P. 7052, made applicable to this

proceeding pursuant to Fed. R. Bankr. P. 9014. To the extent any of the following findings of fact constitute conclusions of law, they are adopted as such. To the extent any of the following conclusions of law constitute findings of fact, they are adopted as such.

A. Exclusive Jurisdiction and Venue (28 U.S.C. §§ 157(b)(2), 1334(a)); Due Process

1. This Court has jurisdiction over these Chapter 11 Cases pursuant to sections 157 and 1334 of title 28 of the United States Code.

2. Venue of these Chapter 11 Cases is properly in this district pursuant to sections 1408 and 1409 of title 28 of the United States Code.

3. Marshall is a proper debtor under section 109 of the Bankruptcy Code.

4. Notice of the Motion and Hearing was served upon all affected Noteholders as evidenced by the Certificate of Service filed with the Court at Docket No. 408 and 412. Such notice is sufficient and no additional or further notice is required.

5. Compliance with Bankruptcy Rule 3007(e)(6) is impractical and unnecessary.

B. Bankruptcy Cases

6. On April 20, 2023 (the “Petition Date”) Marshall filed a voluntary petition for relief under chapter 11 of Title 11 of the United States Code (the “Bankruptcy Code”) in the United States Bankruptcy Court for the Northern District of New York (the “Bankruptcy Court” or “Court”) (the “Marshall Bankruptcy Case”) [Docket No. 1].

7. On May 9, 2023, the U.S. Trustee, pursuant to section 1102 of the Bankruptcy Code, appointed the Official Committee of Unsecured Creditors (the “Official Committee”) in the Marshall Bankruptcy Case [Docket No. 52]. The U.S. Trustee selected the following seven (7) parties to serve as members of the Official Committee: (i) Mark Brennan; (ii) East Schuyler Cemetery; (iii) Kevin Fuller; (iv) Cheryl A. Hallam; (v) Robyn G. Lamb; (vi) Kevin Sharpe; and (vii) Charles J. Wharton.

8. On June 27, 2023, the United States Trustee (the “U.S. Trustee”) filed a motion seeking appointment of a chapter 11 trustee pursuant to section 1104(a) of the Bankruptcy Code or, in the alternative, appointment of an examiner pursuant to section 1104(c) of the Bankruptcy Code (the “Motion to Appoint a Trustee”) [Docket No. 106].

9. On September 20, 2023, the Court granted the Motion to Appoint a Trustee and entered the *Memorandum-Decision and Order Granting Motion to Appoint a Trustee* [Docket No. 221].

10. On September 21, 2023, the U.S. Trustee filed an application requesting the entry of an order approving the appointment of Fred Stevens as Chapter 11 Trustee [Docket No. 224] and later that day, the Court approved the appointment of Fred Stevens as Chapter 11 Trustee and signed the *Order Approving the United States Trustee’s Appointment of Chapter 11 Trustee* [Docket No. 225].

11. On September 26, 2023 (the “Marshall Inc. Petition Date”), the Trustee, as the Chapter 11 Trustee of the Marshall Bankruptcy Estate, the sole owner of Marshall Inc., filed a voluntary petition for relief under chapter 11 of the Bankruptcy Code for Marshall Inc. with the Bankruptcy Court (the “Marshall Inc. Bankruptcy Case”).

12. On November 8, 2023, the Bankruptcy Court entered an order directing joint administration of the Marshall Bankruptcy Case and the Marshall Inc. Bankruptcy Case [Docket No. 281].

13. On May 21, 2024, the Court “So Ordered” a stipulation between the Trustee and Marshall pursuant to which the Marshall voluntarily waived his discharge pursuant to sections 1141(d)(4) and 727(a)(10) of the Bankruptcy Code effective upon entry of an order confirming a Chapter 11 plan in the case, or entry of an order converting the Debtor’s case to one under Chapter

7 [Docket No. 382].

C. Marshall's Businesses, Assets, and Liabilities

14. On the Petition Date, Marshall had at best \$22 million in assets and over \$95 million in liabilities owed to approximately 985 Noteholders. *See* Stevens Declaration, ¶ 25.

15. Prior to the Trustee's appointment, Marshall owned and operated a tax return preparation services business through Marshall Tax Service, a storage services business through Marshall Moving and Marshall Storage, a printing services business through M&M Press, real estate rental services through Marshall Maintenance and Marshall Rentals, and an insurance brokerage business through Miles B. Marshall, Inc. *See Declaration of M. Burton Marshall Pursuant to Local Bankruptcy Rule 2015-2* (the "Marshall Declaration") [Docket No. 7]. Marshall individually owns over one hundred rental Properties containing over 240 residential units through M. Burton Marshall d/b/a Marshall Rentals. *Id.* at ¶ 2.

16. The most significant asset of Marshall's estate is his real property, consisting of over 100 rental properties containing over 240 residential units (each a "Property" and collectively, the "Properties"). *See* Stevens Declaration, ¶ 15.

17. Marshall funded the acquisition of the rental Properties and storage centers by personal borrowing pursuant to unsecured, 30-day demand Notes paying interest at 8% per annum. *See Id.* at ¶ 5. According to the analysis completed by RK Consultants, LLC ("RKC"), the Trustee's financial advisors, there are approximately 985 Noteholders with approximately 1,200 demand Notes outstanding as of the Petition Date with a collective amount owed by Marshall's bankruptcy estate to noteholders of \$94,200,768.61. *See* Analysis at Exhibit B to First Amended Disclosure Statement, dated April 12, 2024, Docket No. 357; and Ryniker Declaration. The Noteholders are largely individuals that were clients of Marshall's tax preparation business, or friends and family of clients. *See* Stevens Declaration, ¶ 27.

18. Marshall began the practice of borrowing from individuals and acquiring the Properties over 40 years ago. *See* 341 Mtg. 10:16-18, June 26, 2023. In addition to the Noteholders, Marshall owes another approximately \$2.2 million in secured mortgage debt and various other claims. *See* Stevens Declaration, ¶ 28.

19. According to Marshall himself, the total value of his assets is just \$21,854,009.89, or about one-fifth of the amount that he admittedly owes as of the Petition Date. *See* Sworn Schedules of Assets, dated April 20, 2023, Dkt. No. 3. The Trustee's sale and liquidation efforts have demonstrated that the actual saleable value of Marshall's assets is markedly less than the value that Marshall gave in his schedules and is closer to \$14,100,000.

20. The costs associated with administering Marshall's assets and bankruptcy estate are significant and are expected to eclipse \$6 million¹, leaving far too little for the Noteholders with an anticipated distribution of between 5.5 and 9.5% of their claims from the proceeds of the estate's hard assets. *See* Liquidation Analysis at Exhibit A to First Amended Disclosure Statement, dated April 12, 2024, Docket No. 357; *See* Stevens Declaration, ¶ 30.

D. Marshall's Troubled Operation of the Real Estate Business

21. Marshall ran his real estate acquisition and management business along with all other lines of business (except for the insurance business) in his personal name with little to no separation. *See* Stevens Declaration, ¶ 33. In this way, it was difficult if not impossible to assess the performance of any specific business line or any particular asset in any real way.

22. Until 2012, Marshall did not maintain any form of electronic bookkeeping which would have permitted proper controls, financial tracking, and analysis. *Id.* In 2012, Marshall started using the electronic bookkeeping software Quicken, which is intended for use by

¹ As of March 31, 2024, accumulated professional fees subject to allowance were \$5,113,708.43.

individuals and lacks the sophistication to properly account for multiple businesses and properties.
Id.

23. Marshall did not routinely create or review financial statements, or otherwise assess his assets, liabilities, or financial performance. *Id.*

24. Marshall did not track employees, their performance, or their claims for overtime compensation. Upon transitioning the property management to PMA, an independent, third-party property manager, the manager immediately cut over half of the employees that had been utilized by Marshall stating that Marshall was significantly over-staffed. *Id.*

25. Marshall borrowed using the demand Notes where Noteholders had the right to demand the return of their principal upon a 30-day demand, but invested in an illiquid real estate portfolio. In this way, even if the value of Marshall's assets was on par with the amount of his liabilities, he could never meet a demand for repayment without finding a source of liquidity other than liquidating Properties in the portfolio (*i.e.*, he would have to borrow from another party in order to meet the liquidity needs of an existing Noteholder). *Id.*

26. Marshall's lack of proper financial accounting for his businesses presented a significant challenge to the Trustee, his professionals, and the Official Committee and its professionals, in their efforts to explain what happened. *See Id.*, ¶ 34.

27. When Marshall was asked if there was some point in time when he knew he would not be able to repay his debts with the rental properties, he answered simply "I always assume[d] that the appreciation of the real estate would more than help pay for the [debts]. That's obviously false now, but that's what I always thought." *See* 341 Mtg. 10:7-12, June 26, 2023; *see also* Stevens Declaration, ¶ 35. Any competent manager should have at least a general idea of his financial condition at any given time.

E. Marshall Borrowed at Above-Market Rates for a Sustained Period of Time

28. Marshall paid 8% to Noteholders on the Notes. When Marshall started this practice approximately 40 years ago, average 30-year mortgage rates were in excess of 14%, so Marshall's borrowing at 8% looked favorable when compared to the market. *See Id.*, ¶ 36. However, over time, market rates changed substantially while the rate of return on the Notes remained static. *See Id.*, ¶ 37. By the mid-1990's, the mortgage rates were roughly even with the 8% that Marshall continued to pay Noteholders, and by the early-2000's, mortgage rates were substantially less than 8%. *Id.* At the same time, Marshall continued to borrow on the same exact same terms without any adjustment for market conditions. *Id.* Thus, the Noteholders received substantially larger returns than they could achieve anywhere else in the market and the Noteholders had the ability to demand the return of their investment in just 30 days. *Id.*

29. When the 8% rate that Marshall paid to creditors is compared to the amount paid on certificates of deposit, the disparity is even greater. *Id.* at ¶ 39. The return on certificates of deposit was well below 1% for the decade between 2010 and 2020. *Id.*

30. The Trustee also illustrated the fallacy of Marshall's business plan and capital structure through the financial performance of Marshall's real estate portfolio during this bankruptcy case. During the post-petition period of the Petition Date (April 20, 2023), to March 31, 2024, Marshall's estate had \$3,203,778 in receipts and \$2,851,709 in disbursements, leaving \$440,454 in cash on hand. *See* Monthly Operating Report for March 2024, Dkt. No. 370; Stevens Declaration, ¶ 40. If Marshall's bankruptcy estate were incurring interest to Noteholders after the Petition Date, the estate would have incurred \$7,143,773.36 in interest during this period of time (\$94,200,768.61 in principal at 8% interest for 346 days). *Id.* Thus, at the end, Marshall's real estate portfolio was incurring interest at over twice the rate that it was taking in cash, and sixteen times the rate it was taking in cash net of expenses. *Id.* This was completely unsustainable and

became increasingly so over time.

31. Even observing the asset and liability picture going back to the end of 2011 when Marshall implemented the Quicken system, the face amount of his note obligations was approximately \$35,611,570, which is at least one and a half times as much as the value of his assets at today's values. *See* Scherr Declaration, Exhibit A. That number grew to \$94,200,768.61 during the decade prior to the Petition Date, largely due to the accrual of interest to Noteholders that could not be paid except through additional borrowings. *See* Ryniker Declaration, Exhibit A.

F. Marshall was Operating a Ponzi Scheme

32. Numerous creditors believe they are victims of a wide-ranging, long-standing Ponzi scheme, wherein they were promised an 8% return for investing in a fund [Marshall] claimed to be maintaining" (referred to here as the "Eight Percent Fund"). *See* Joint Stipulation of Facts, Docket No. 195, ¶ 18. "[Marshall] denies any fraud and claims that his obligations to noteholders were loans he intended to repay through the appreciation of the value of his real estate holdings." *Id.* at ¶ 19.

33. "Ponzi schemes have no exact definition, since they manifest a kaleidoscopic variety of configurations." Honorable Dorothy T. Eisenberg, Nicholas W. Quesenberry, *Ponzi Schemes in Bankruptcy*, 30 Touro Law Review p. 502. "Thus, 'courts look for a general pattern, rather than specific requirements.'" *Id.*, citing *Manhattan Inv. Fund, Ltd. V. Gredd (In re Manhattan Inv. Fund, Ltd.)*, 397 B.R. 1, 12 (S.D.N.Y. 2007) (stating there is no precise ponzi scheme definition).

34. Some courts use a four-factor test in determining whether a Ponzi scheme exists and consider whether: "1) deposits were made by investors; 2) the Debtor conducted little or no legitimate business operations as represented to investors; 3) the purported business operation of the Debtor produced little or no profits or earnings; and 4) the source of payments to investors was

from cash infused by new investors.” *Sec. Inv’r Prot. Corp. v. Bernard L. Madoff Inv. Sec. LLC*, 531 B.R. 439, 471 (Bankr. S.D.N.Y. 2015). Other courts identify “badges of fraud,” including the absence of legitimate business connected to the investment program, the unrealistic promises of low risk and high returns, commingling investor money, the use of agents and brokers paid high commissions to perpetuate the scheme, misuse of investor funds, the ‘payment’ of excessively large fees to the perpetrator and the use of false financial statements.” *Gowan v. Amaranth Advisors LLC (In re Dreier LLP)*, No. 08-15051, 2014 WL 47774, at *9 (Bankr. S.D.N.Y. Jan. 3, 2014); *see Sec. Inv’r Prot. Corp. v. Bernard L. Madoff Inv. Sec. LLC (In re Madoff)*, 528 F. Supp. 3d 219, 237-41 (S.D.N.Y. 2021), *aff’d sub nom., Picard v. Jaba Assocs. LP*, 49 f.4TH 170 2D Cir. 2022).

35. “[T]he label ‘Ponzi scheme’ has been applied to ***any sort of inherently fraudulent arrangement under which the debtor-transferor must utilize after-acquired investment funds to pay off previous investors in order to forestall disclosure of the fraud.***” *Bayou Superfund, LLC v. WAM Long/Short Fund II, L.P. (In re Bayou Group, LLC)*, 362 B.R. 624, 633 (Bankr. S.D.N.Y. 2007) (emphasis added).

36. The Eight Percent Fund promised outsized and unusually lucrative returns especially as time went on. *See* Stevens Declaration, ¶ 46. Short term loans did not pay interest at or above 8% since the 1980’s, and by 2010, the return on short term loans was well below 1%. *Id.*

37. Marshall was a person of some prominence in the community and was in a position of financial intimacy with many of the creditors by virtue of his tax consulting and return preparation business. *Id.* at ¶ 47. This presumably provided the access and credibility necessary to sell the Eight Percent Fund to hundreds of people. *Id.* Marshall also ran the Eight Percent Fund

for four decades and with each passing year without a collapse, creditors would justifiably become increasingly confident that the Eight Percent Fund must be stable. *Id.*

38. Marshall lacked a legitimate business for at least the last decade. The purpose of initial investments in the Eight Percent Fund was to acquire pieces of real estate to rent. However, on and after 2011 when Marshall's debt was increasing exponentially as set forth above, Marshall only acquired approximately 16 parcels of real property with a collective estimated current fair market value of \$2,748,138. *Id.* at ¶ 48. Thus, while it does not appear that the Eight Percent Fund started as a fraud utterly lacking in a legitimate business purpose, it ultimately became that.

39. Finally, and most significantly, since at least 2011, Marshall was using new investment funds to pay off previous investors in order to forestall disclosure of the fraud, which is the true indicia of a Ponzi scheme. Indeed, it took a major health emergency that took Marshall away from the office for months for the Eight Percent Fund to be discovered as a Ponzi scheme and to ultimately collapse. This was explained by Marshall as follows:

My Chapter 11 case largely precipitated by my recent hospitalization. Over the past several months, I have been hospitalized for a serious heart condition requiring two (2) surgeries. As a result of being out of my office, I estimate I lost approximately \$600,000 in revenue related to my tax return preparation business. As news of my illness circulated, I also experienced an increase in requests by my noteholders for payments of principal and/or interest, requests that the cash flow from the business could not support.

Marshall Declaration, ¶ 6.

40. Marshall's explanation for his financial crisis was grossly insufficient. Even if he lost \$600,000 in revenue as a result of his not being able to prepare tax returns, \$600,000 is barely enough to cover even a single month worth of interest to Noteholders, much less cover any redemptions demanded by noteholders (\$94,200,768.61 in principal and accrued interest at 8% divided by 12 = \$628,005 in interest each month on or around the Petition Date). *See Stevens*

Declaration, ¶ 51.

41. From 2011 to 2023, Marshall's indebtedness was always significantly more than his asset value and grew from \$35.6 million to a staggering \$94.2 million during that time. At the same time, Marshall only acquired an additional approximately \$2.8 million worth of assets. Also, during that period, Marshall originated 1,587 new notes and closed 1,181 and was thereby acquiring new investment funds for the exclusive purpose of paying off previous investors all while insolvent and not partaking in any serious asset acquisition activities. *See* Scherr Declaration, Exhibit A.

42. Marshall also admitted to the obvious – that he would, at least at times, borrow in order to repay investors:

Q Okay. So, if that DIP account got low and I contacted you for some money and you didn't have enough money to cover my request, what would you do then?

A Well, I would have 30 days to pay your repayment and I would, within 30 days, I would collect rents, I'd have some paychecks or I'd see if there was money left in the other checking accounts. **I would call people I know and ask them if they would lend me some money.**

Q All right. So, you'd reach out to somebody else to get some money in?

A I have in the past, yes.

341 Mtg. 64:17 to 65:2, June 26, 2023 (emphasis added); *See* Stevens Declaration, ¶ 53.

43. Based upon the foregoing, the Court finds and concludes that Marshall was operating a Ponzi scheme via the Eight Percent Fund at least since 2011.

G. Noteholders' Claims Should be Allowed Pursuant to the Terms of the Notes

44. Quite often in Ponzi scheme cases, courts impose a "net equity" approach such that each Ponzi investor is entitled to what is akin to an inchoate claim for unjust enrichment against the Ponzi debtor to the extent of the creditor's "net loss", or the amount that the creditor's aggregate investment exceeds its ultimate recovery. *See, e.g., Restatement (Third) of Restitution and Unjust*

Enrichment § 67(1)(c) cmt. f (2011); Mark A. McDermott, *Ponzi Schemes and the Law of Fraudulent Transfers*, 72 Am. Bankr. L.J. 157, 168 (1998). Under this approach, creditors are not entitled to any return on their original investment. This results in the disallowance of any creditor's claim beyond what they actually put into the Ponzi scheme and makes creditors who are "net winners" – those who received more than they invested – susceptible to having certain recoveries clawed back by the bankruptcy trustee.

45. The Trustee has asserted that in order to impose the net equity approach in this case with any integrity, he would have to take at least the following steps:

- (i) Since the Eight Percent Fund was probably not always a Ponzi scheme, the Trustee believes that he would have to determine with some precision when it became one (the "Ponzi Date"). The reason being is that any interest accrued or received by a creditor before the fund became a Ponzi scheme would not be part of its principal investment and not deducted from its claim.
- (ii) Next, the Trustee says he would have to determine precisely what each creditor's claim was on the Ponzi Date and what it invested with Marshall after the Ponzi Date, or, if the creditor only invested after the Ponzi Date, how much it contributed to Marshall's Eight Percent Fund (the "Gross Claim").
- (iii) Then, the Trustee would have to determine what the creditor received after the Ponzi Date and deduct it from the Gross Claim to determine the amount of the claim (the "Net Claim").
- (iv) Finally, if a creditor was a "net winner" such that it received more than it put in thus having a negative Net Claim, the Trustee must determine whether any of

this “net winner’s” receipts are susceptible to claw back and if so, the value of any defenses the creditor could assert to any avoidance action.

See Stevens Declaration, ¶ 56.

46. The Trustee asserts multiple reasons that implementing the net equity approach in this case would be extremely difficult and expensive, if not impossible.

47. First, the Trustee has significant concerns about whether he could ever obtain a reliable net equity analysis. *See Id.*, ¶ 59. Marshall’s books and records are incomplete at best. *Id.* There are no computerized records prior to 2012, and the records after 2012 have significant problems and have required a very serious expenditure of estate resources to interpret and verify them. *Id.* As set forth above, the Trustee believes based upon the best available evidence, that the Ponzi Date occurred at some point in the 2000’s. *Id.* However, the Trustee is a long way from determining any date with precision, which would be necessary to implement a legally supportable net equity approach. *Id.* Further, the Trustee submits that determining Gross Claims as of the Ponzi Date and then deducting any repayments that may have occurred thereafter is a far more daunting task than it seems. *Id.* Determining creditors’ claims just as of the Petition Date has been a lengthy and expensive process.² *Id.* Going back to the Ponzi Date which is believed to have been years before Marshall implemented any form of electronic bookkeeping would be a difficult if not impossible task. *Id.*

48. Second, even assuming that a net equity analysis was possible, the Trustee is most

² For example, Marshall borrowed from creditors on identical terms (*i.e.*, 8% return on 30-day demand notes), but creditors opted for different repayment and interest service. The notes were payable on 30-day demand but had no other maturity, so if a creditor never sought redemption, Marshall never repaid the obligation. Some creditors opted for periodic interest payments and Marshall would oblige them. Others never sought periodic payments and their interest was capitalized. However, even in these cases, Marshall would never calculate the interest and add it to the obligation unless he was asked to do so. Given these conditions and significant flaws in Marshall’s bookkeeping systems, it took the Official Committee’s and Trustee’s professionals months just to reconcile and determine creditors’ claims as of the Petition Date. *See* Stevens Affidavit, ¶ 59, footnote 6.

concerned about the administrative costs associated with doing so. *Id.* at ¶ 60. Administering the Debtor's estate has been extraordinarily expensive and has required significant financial advisory resources to understand how Marshall ran his businesses, to wind down Marshall's businesses, to analyze over-forty years of financial history, to deal with complex tax matters, and to determine the proper claim amounts as of the Petition Date. *Id.* As of March 31, 2024, the estate had already incurred \$3,442,247.67 in fees to financial advisory firms subject to this Court's allowance (\$1,642,028.45 to HKA, the Official Committee's financial advisors, \$1,152,173.63 to Algon Group, the Debtor's financial advisors and managers, and \$648,045.59 to RK Consultants, the Trustee's financial advisors). *Id.* The significant additional analysis necessary to even attempt a net equity approach would be incredibly expensive and there is no way to predict that after incurring the expenditure, the estate would be left with a usable and supportable net equity analysis. *Id.*

49. Third, the Trustee is still reviewing the treatment of redeemed creditors but says that he has not identified significant viable targets for avoidance actions in Noteholders with negative Net Claims, which eliminates a potential benefit to implementing a net equity approach. *Id.* at ¶¶ 61, 62.

50. The estate is relatively small by comparison to the amount of debt. *Id.* at ¶ 63. The Trustee estimates having only approximately between \$5.2 and \$9 million to distribute to creditors absent outsized success in either the sale of the estate's real property or the pursuit of claims against financial institutions. *Id.* These dollars are few and precious when compared to the over \$94 million owed to noteholders. The Trustee does not believe that it is prudent to spend the estate's few resources, which would consequently reduce funds available for distribution to creditors, unless he is confident that the expenditure is either necessary to the administration of the estate or

will result in an enhanced or more equitable distribution to creditors. *Id.* The Trustee does not believe the pursuit of a net equity approach in this case is necessary. *Id.* Nor does the Trustee believe that implementing a net equity approach will result in an enhanced or more fair distribution. *Id.* The Court agrees with the Trustee.

51. Based upon the foregoing, the Court finds and concludes that the claims of Noteholders should be modified, fixed, and allowed as set forth in the schedule of claims annexed to the Ryniker Declaration and attached hereto as Schedule 1, which reflect what Noteholders are owed pursuant to the terms of their respective Notes. The Court further finds and concludes that implementation of a net equity approach would be expensive and difficult if it could be done at all, and therefore is not in the best interests of Noteholders or other creditors and stakeholders.

NOW, THEREFORE, IT IS HEREBY ORDERED, ADJUDGED, AND DECREED THAT:

1. The Motion is granted as set forth herein.
2. The claims of Noteholders listed under the column entitled “Claims to be Modified” on Schedule 1 annexed hereto, are modified, fixed, and allowed, as general, unsecured claims in the amounts set forth in the column entitled “Trustee’s Calculation of the General Unsecured Claim Amount”, which total \$94,200,768.61.
3. Noteholder Claim Nos. 19, 94, 345, 423, and 672, are hereby reclassified from secured to general, unsecured claims and are allowed in the amounts set forth in the column entitled “Trustee’s Calculation of the General Unsecured Claim Amount”.
4. The Trustee is hereby excused from the requirements of Bankruptcy Rule 3007(e)(6).
5. The Clerk of this Court and Stretto, the Trustee’s noticing and balloting agent, are

authorized and directed to update any official claim registry in this case to reflect the Noteholders' claims modified, fixed, and allowed pursuant to this Order.

6. This Court retains jurisdiction with respect to all matters arising from or related to the implementation of this Order.

###

Schedule 1

	<i>Claims to be Modified</i>			<i>Modified Claims</i>
Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
1	89 Petroff, Nadeen C.	2588650	\$53,097.73	\$54,059.00
2	Abbott, Linn A.	2587970	\$134,442.19	\$154,326.99
3	Abbuhl, Frederick A. and Laurie B. Ochsie	496	\$13,674.71	\$13,893.51
4	Alan John Phillips & Paula Johnson Phillips	161	\$254,307.04	\$254,332.51
5	Albert J. Ammerman	359	\$73,000.01	\$77,983.64
6	Alethea J. Raybeck [Alethea Raybeck]	550	\$73,466.46	\$74,731.26
7	Alexander and Alice Nakhimovsky	397	\$353,009.00	\$359,165.26
8	Alexander and Jennifer Conte	585	\$248,750.00	\$253,915.90
9	Alexandra Caudill	750	\$50,679.20	\$51,574.19
10	Alexis Stetson	717	\$1,308.80	\$1,337.14
11	Alice G Lahue and Sandra L. Crumb	685, 707	\$17,185.83 and \$17,185.83	\$17,474.07
12	Alicia Krouse Supplement Needs Trust - Eileen Krouse Trustee	357	\$67,913.17	\$77,222.66
13	Allen, James G. and Victoria Stockton	2587973	\$372,201.15	\$381,122.50
14	Allen, Lana Aubury	2587974	\$284.26	\$301.47
15	Allison M. Edmunds	278	\$12,216.89	\$12,405.56
16	Amber Ann Smith	216	\$5,385.10	\$5,574.63
17	Amy Rodman Scarsi [Amy R Rodman-Scarsi]	195	\$61,639.53	\$62,846.82
18	Andrew D Levine-Murray	13	\$25,907.40	\$28,222.38

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
19	Andrew F. Pohl	583	\$4,323.71	\$4,375.20
20	Anne Holland Webb & Barbara B. Orth	356	\$3,121.95	\$3,172.23
21	Anne L. Drazek	399	\$20,125.88	\$20,570.65
22	Anne M. Fontana	374	\$49,033.89	\$49,033.92
23	Anthony F. Aveni & Lorraine R. Aveni	11	\$112,376.38	\$121,780.97
24	Archie and Joanie Diable	209	\$152,388.45	\$151,653.84
25	Argo Partners [as Assignee of Dunlap Living Trust]	24	\$85,007.68	\$88,490.16
26	Argo Partners [as Assignee of Fahey, Laura A. and Anne M. Mandell]	2588255	\$67,550.85	\$68,833.75
27	Argo Partners [as Assignee of Hoffman, Christine E.]	74	\$127,000.45	\$127,000.41
28	Argo Partners [as Assignee of Hunt, Bradford]	2588370	\$151,453.31	\$154,329.66
29	Argo Partners [as Assignee of Hunt, Jeffrey E. and Barbara T.]	782	\$158,965.56	\$174,016.93
30	Argo Partners [as Assignee of Hunt, Marcia]	2588369	\$19,900.00	\$20,366.28
31	Argo Partners [As Assignee of Nilsen, Matthew]	2588597	\$200,094.29	\$204,294.15
32	Argo Partners [As Assignee of Stapleton, Jeffrey D.]	2588783	\$184,012.12	\$187,670.20

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
33	Arieh Albert Ullmann	104	\$117,755.02	\$128,277.13
34	Arnold E Shantal Jr and Darlene Shantal	671	\$334,552.40	\$341,425.93
35	Arnold R Fisher	734	\$5,883.65	\$6,032.46
36	Arnold R Fisher [Kyle David Beardsley]	774	\$298.50	\$369.30
37	Arnold R Fisher for Cherokee M Beardsley	768	\$321.39	\$398.27
38	Arnold R Fisher for Vivian Mae Dudar	760	\$999.46	\$1,238.51
39	Arnold R. Fisher for Jackson A. Thomas	772	Unliquidated	\$5,726.86
40	Arnold R. Fisher for Liliana Dudar	763	\$637.71	\$790.23
41	Arnold R. Fisher for Roselyn Nora Beardsley	771	\$321.39	\$398.27
42	Arthur C. Tayntor & Linda A. Tayntor	520	\$69,322.49	\$70,408.23
43	Arthur Krawczenko [Mark P. Kaminski]	331	\$201,960.10	\$204,320.63
44	Artur Zaba	387	\$49,235.17	\$50,050.01
45	Arvind Rajagopal and Anupama P. Rao	489	\$191,538.21	\$197,896.84
46	Ashleigh L Staudt	214	\$1,935.16	\$1,972.35
47	Ashley C. Van Hatten	81	\$8,771.80	\$8,813.02
48	Audrey Pearl Guthrie	472	\$52,422.56	\$52,988.98
49	Augusta Cemetery Association	271	\$15,842.79	\$16,308.95
50	Austin J Florenz c/o Tiffany Florenz	385	\$5,365.39	\$5,567.27

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
51	Ava Marie Havens & Rebekah E. Rittenburg	246	\$1,058.27	\$1,076.71
52	Baddeley, Donna C.	2587983	\$14,925.00	\$15,248.20
53	Balakian, Peter	2587989	\$56,000.48	\$57,499.10
54	Balonek, Thomas J.	2587995	\$228,514.45	\$235,904.55
55	Baranoski, Paul E.	2587988	\$83,567.66	\$84,913.60
56	Barbara A. Wilcox	47	Unliquidated	\$134,448.91
57	Barbara B. Orth & John V. Orth	358	\$174,165.73	\$182,804.36
58	Barbara C. Bostic	60, 64	\$9,950.00 and \$26,675.63	\$39,427.70
59	Barbara Garbow/ Grabow Family Irrevocable Living Trust [Julie C. Moreau (Trustee of Trust)]	157	\$194,736.90	\$198,737.86
60	Barbara T. Baltusnik	183	\$113,875.61	\$124,708.27
61	Barbara Linsley	626	\$85,958.29	\$87,361.66
62	Barbara T. Havens	233	\$62,104.76	\$62,078.37
63	Barbara Taylor	283	\$4,046.39	\$4,185.21
64	Barr, Cathy A. and Michael C.	2588002	\$16,424.72	\$16,809.57
65	Barry A. Shain	562	\$44,775.00	\$46,321.06
66	Bartlett Living Trust [Van B. Bartlett, Mary C. Bartlett, Trustees]	113	\$128,509.93	\$140,021.58
67	Bartlett, Brent D.	2588003	\$25,708.13	\$27,965.36
68	Beatrice A. Darrow	158	\$29,905.18	\$30,215.08
69	Becker, Henry J. and Debra K.	2588008	\$23,982.60	\$24,847.97
70	Beiler, Jalisa R.	238	\$9,604.87	\$9,789.42

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
71	Beiler-Stoltzfus, Anita R. [Anita R. Beiler]	179	\$33,021.13	\$33,824.17
72	Benson, Roxanne	2588014	\$4,975.00	\$5,617.21
73	Bernard W. Kennett	73	\$19,226.55	\$24,985.88
74	Berry Living Trust, Wanda W. Berry, Trustee	467	\$304,102.75	\$305,589.04
75	Bert C. and Carole J. McCulloch	200	\$319,446.88	\$319,377.47
76	Betty A Riggall	751	\$44,936.46	\$46,338.48
77	Betty Miedema	647	\$21,705.09	\$22,179.94
78	Betz, Peter A.	2588011	\$6,532.60	\$12,909.97
79	Beverly Sullivan	556, 571	\$275,349.16	\$283,134.37
80	Bish, Elizabeth M.	2588022	\$53.80	\$73.49
81	Biviano, Rileigh	2588016	\$4,975.00	\$5,581.92
82	Blass, Randall P.	2588024	\$529,362.43	\$540,708.43
83	Bohling, Amanda	2588017	\$1,684.51	\$3,332.07
84	Bohling, Shelby	2588020	\$1,684.51	\$3,147.90
85	Bonnie & Gary Will	287	\$124,881.00	\$126,624.64
86	Bonnie C. DeGroat	340	\$6,642.83	\$6,779.31
87	Bouckville United Methodist Church	674, 677	\$12,875.67 and \$14,305.04	\$28,929.66
88	Bradley S. Wentworth	51	\$48,781.59	\$48,532.84
89	Brandon E. Waas	505	\$69,752.85	\$70,413.62
90	Brenda Lee Spaulding	229, 328	\$109,875.62 and \$109,875.62	\$109,780.05
91	Brian Eric Martin	779	\$44,170.78	\$44,960.64
92	Brian H Empie	300	\$89,863.60	\$91,191.80
93	Brian W. Ogrydziak	523	\$16,232.34	\$16,232.13
94	Briggs, Mary E.	2588036	\$82,284.33	\$89,436.01
95	Brookfield Historical Society	2588041	\$9,105.44	\$9,282.41

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
96	Brookfield Rural Cemetery Association	653	\$170,324.53	\$175,585.01
97	Brown, Douglas C.	2588047	\$55,631.54	\$57,564.82
98	Brown, Dylan R.	2588048	\$995.00	\$1,397.59
99	Brown, Hyle F.	2588051	\$45,064.88	\$45,930.74
100	Brown, Kameron	2588053	\$23,856.65	\$24,341.50
101	Brown, Michael P.	2588059	\$90,546.39	\$92,245.92
102	Brown, Nelson H, Kathleen T	139	\$59,544.29	\$60,741.22
103	Brown, Patrick N.	2588058	\$180,471.47	\$186,182.29
104	Brown, Sharon L.	2588062	\$753,036.33	\$768,507.78
105	Brown, Terry B. Jr.	2588064	\$33,295.70	\$34,105.42
106	Bruce R. Brown & Cythia L. Brown	68	\$30,306.78	\$31,507.99
107	Bryson Carnegie-Marquez	770	\$4,015.34	\$4,113.03
108	Buffa, Annette	2588057	\$426.29	\$658.58
109	Burke, Randal A.	443	\$140,071.13	\$140,494.14
110	Burling, Marlene L.	2588075	\$56,559.33	\$57,997.57
111	Bushee, Mabel M.	41	\$42,465.16	\$43,799.50
112	C. Susan Frair [Carolyn Susan Frair] [Carolyn S. Frair]	339	\$307,588.72	\$312,815.86
113	C.A.E. a minor child [Mary J. Calhoun, parent]	323	\$19,597.03	\$24,493.15
114	Caezza, Kathleen J.	2588070	\$59,598.09	\$61,259.12
115	Caiden T. Denato [Melissa R. Guernsey]	306	\$6,344.94	\$6,569.66
116	Calhoun Living Trust [Grant D. Calhoun, Amy Calhoun]	90	\$53,103.82	\$53,747.96
117	Calhoun, James R.	2588072	\$27,967.99	\$29,150.99

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
118	Cameron P. Denato [Melissa R. Guernsey]	319	\$16,765.24	\$17,206.45
119	Camilla Loop	500	\$70,023.28	\$69,993.76
120	Campbell Living Trust	94*	\$340,129.94	\$347,797.54
121	Canby, Mackenzie	2588083	\$4,940.17	\$6,229.25
122	Cappadonia Living Trust	454	\$60,306.85	\$62,689.97
123	Cara R. Durschlag Family Trust	466	\$106,195.97	\$106,195.97
124	Caraher, Claudia	2588080	\$21,496.66	\$21,881.06
125	Carl A. Carlson Sr. & Carolyn A. Carlson JTWROS [Carl A. Carlson]	172	\$62,972.46	\$64,420.02
126	Carl J. Gus and Martha M. Gus	48	\$84,048.42	\$83,734.20
127	Carlson, Arthur L. III	2588094	\$25,168.99	\$26,255.94
128	Carney, Lawrence and Deborah Fisher	2588086	\$64,641.45	\$65,869.10
129	Carney, Tucker M.	2588095	\$8,016.76	\$8,153.00
130	Carney, Tyler J.	2588088	\$5,705.48	\$5,802.44
131	Carol A. Dewey [Nicole Donlin]	10	\$33,690.01	\$34,359.09
132	Carol E. Ferguson	26	\$8,971.02	\$9,790.55
133	Carol F. Van Schaack	696	\$93,808.18	\$96,485.13
134	Carol Salati, and Aldo Salati, and Salati Living Trust	140	\$462,976.35	\$459,659.19
135	Carole A. Coling	539	\$5,790.64	\$7,106.23
136	Carolyn F. Call	5, 599	\$30,717.83 and \$31,800.00	\$31,786.05
137	Carolyn H Dearnaley	714	\$76,922.50	\$79,538.54

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
138	Carroll, Marion T.	2588089	\$24,875.00	\$25,943.74
139	Carter, Sandra M.	2588101	\$24,875.00	\$25,347.42
140	Casler, Tracey L. and Philip J.	2588104	\$33,320.01	\$34,130.32
141	Cassandra J. Rogers	2588720	\$46,428.20	\$47,392.39
142	Catharine Andrews	184	\$56,898.21	\$57,776.72
143	Catherine Carpenter	628	\$6,119.66	\$6,248.11
144	Cerasano, Susan P.	2588102	\$23,865.18	\$25,552.70
145	Cerio, Andrew J.	2588099	\$452,764.83	\$460,559.59
146	Chapman, Meredith D.	2588097	\$268,692.77	\$275,644.59
147	Charels R. Naef	703, 705, 711	\$102,529.60, \$30,099.57, and \$60,145.55	\$192,724.42
148	Charlene M Jordan	691	\$21,979.41	\$22,582.22
149	Charles B. West Jr. & Pamela L. West	448	\$59,489.93	\$60,277.23
150	Charles D. Jordan	552	\$5,385.17	\$5,519.72
151	Charles J. Wharton	559	\$1,634,026.52	\$1,673,355.59
152	Charles T Phillips Supplement Needs Trust	52	\$8,022.29	\$11,089.65
153	Chenango Water Exercise Group	709	\$5,241.06	\$5,494.16
154	Cheryl A. and Richard L. Church	160	\$29,478.87	\$30,405.15
155	Cheryl A. Hallam	545	\$641,419.97	\$641,419.97
156	Cheryl A. Thompson Family Trust	137	\$18,837.93	\$19,145.48
157	Cheryl D Jeffris	736	\$12,120.23	\$12,320.82
158	Cheryl Simmons	217	\$49,332.97	\$49,491.32
159	Christie L. Johnson	522	\$41,770.00	\$42,359.91
160	Christine S. Corrigan	289	\$557,563.33	\$571,084.89

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
161	Christopher and Bonnie Jo Lewis	343	\$55,917.84	\$56,941.91
162	Christopher Brian Weimer	425	\$28,783.77	\$28,777.51
163	Christopher M Winn	694	Unliquidated	\$24,492.13
164	Chrysler, Madisyn E.	2588110	\$67.06	\$71.68
165	Chun, Victoria M.	2588118	\$287,229.82	\$293,131.09
166	Claim for Ruth Ann Loveless & James K. Loveless	661	\$9,703.62	\$9,901.41
167	Clark, Barbara L.	2588122	\$79,600.00	\$80,935.04
168	Coe, Richard T.	2588119	\$46,877.71	\$48,048.94
169	Colin G. Moore	524	\$9,198.19	\$9,452.51
170	Colleen A. Thivierge	85	\$100,329.52	\$101,945.43
171	Colletti, Taber E.	2588126	\$13,806.50	\$14,123.87
172	Collins, Kathleen R.	2588133	\$6,527.69	\$6,670.50
173	Collins, Wynn	2588135	\$2,662.05	\$2,793.88
174	Conley, Charlotte A.	2588134	\$298.50	\$388.96
175	Connie M. West	253	\$86,328.22	\$86,329.61
176	Connor Andrew Ogrydziak	510	\$55,674.83	\$55,704.61
177	Coon, Thom J. and Michelle J.	2588142	\$25,371.14	\$26,033.20
178	Cooper F Roy & Dennis L Roy	7	\$5,706.99	\$5,806.50
179	Corron, Sabrina P.	2588154	\$64.30	\$68.88
180	Corron, Sarah Grace	2588149	\$1,507.91	\$1,595.12
181	Cotter, Joyce M. and James S.	2588147	\$14,925.00	\$15,880.97
182	Craig S. Cook	264, 266	\$202,889.99	\$202,889.77
183	Creszentia & Scott Devereux	62, 192	\$260,040.64 and \$260,040.64	\$266,364.55
184	Cross, Ellen	2588155	\$24,875.00	\$25,416.44

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
185	Cross, Robert L.	2588146	\$52,948.81	\$55,323.98
186	Crouch, Charles D. and Marilyn G.	2588164	\$199,000.00	\$202,956.03
187	Crumb, Darryl E. K. Jr.	2588158	\$2,793.57	\$3,027.07
188	Crystal A. Payne	460	\$115,000.00	\$116,826.71
189	Cucci, LeeAnn S. and Steven A.	2588161	\$27,692.99	\$28,460.47
190	Curtis, A. Lynn	2588165	\$4,210.15	\$4,296.65
191	Curtis, Freida E.	2588159	\$2,844.69	\$3,350.88
192	Cynthia A. Hubbard [Cynthia Lohsen]	108	\$36,145.19	\$31,833.47
193	Cynthia L. Martin	366, 370, 372	\$4,355.49, \$5,187.96, and \$263.97	\$10,061.17
194	Cynthia L. Martin [TTM]	363	\$11,789.44	\$12,152.53
195	Dady, Thomas P.	2588156	\$9,720.58	\$10,535.23
196	Dale A Bowers	716, 730, 748	\$1,064.95, \$70,766.20, and \$800.59	\$71,339.54
197	Dale A. Douglas & Troy F. Douglas [ITF Troy F. Douglas (my son)]	255	\$54,596.51	\$55,222.58
198	Dale Maust and Barbra Maust	127	\$119,319.37	\$119,322.38
199	Dam, Ryan Jon	2588172	\$2,038.95	\$2,210.28
200	Dana M. Petersen	543	\$28,255.94	\$28,949.37
201	Dana S. Chapman	82	Unliquidated	\$320,674.18
202	Danaher, Michael W. and Mary E.	2588170	\$8,805.73	\$8,986.64
203	Dangi, Nicholas	2588168	\$10,576.03	\$10,755.76
204	Daniel & Susan Phillips	185	\$21,842.00	\$22,373.17
205	Daniel and Catherine Riggall	171	\$49,750.00	\$51,456.80

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
206	Daniel Andrew Popek [Diane Marie Popek]	686	\$25,000.00	\$26,418.59
207	Daniel E. & Noreen A. Wessels	581	\$51,930.15	\$53,273.72
208	Daniel J. Cook and Rae Anne Cook [Daniel John Cook]	84, 89	\$30,337.62 and \$176,028.87	\$206,366.16
209	Daniel P. and Patricia E. Andrews	580	\$214,400.83	\$214,308.29
210	Daniel S. Cordell [Daniel Scott Cordell]	517	\$43,214.57	\$43,239.31
211	Daniel Storms Special Needs Trust	2588169	\$80,197.99	\$132,309.29
212	Darlene C. Crawford	154	\$19,900.00	\$21,232.05
213	David A. Lollman [Rebecca Lollman & Vikki Lollman]	676	\$81,371.09	\$83,277.70
214	David A. Simmons	207	\$494,336.42	\$508,957.77
215	David and Kathleen Jordan	586	\$47,406.57	\$48,591.02
216	David Andrew Ogrydziak	514	\$113,676.48	\$113,686.23
217	David C. and Clara H. Lantz	164	\$9,949.09	\$10,173.38
218	David D. Buterbaugh Revocable Trust [David D. Buterbaugh]	15	\$69,244.32	\$70,436.42
219	David F. Swenson and Neva F. Swenson	330, 618	\$307,890.48 and \$17,658.00	\$314,352.92
220	David J. Collins & Janet E. Collins	43	\$121,918.09	\$123,935.47
221	David J. Myers	2588584	\$371,473.72	\$377,539.15

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
222	David K. Tufts Jr.	91	\$5,858.30	\$5,992.76
223	David L Will	684	\$592.37	\$601.52
224	David L. Cordell, Diana S. Cordell	537	\$50,269.45	\$50,285.82
225	David Linsley	712	\$45,316.24	\$46,056.17
226	David M. and Kimberly A. Neary	8, 188	\$276,765.62 and \$276,765.62	\$282,582.14
227	David M. Cappadoni [Jerry Cappadonia]	384	\$32,833.01	\$33,988.58
228	David S. Orth	297	\$202,259.78	\$207,133.62
229	Dawn Leone Stevenson	616	\$38,824.42	\$39,897.86
230	Day, Sheila Marie	2588184	\$244.07	\$253.85
231	Dean, Patricia A.	2588180	\$53,850.99	\$54,754.17
232	Debbie Cook & James S. Cook [Deborah A. Cook]	695	\$58,071.22	\$59,109.64
233	Deborah D. Swenson	368, 667	\$5,000.00 and \$429.00	\$5,225.78
234	Deborah Furchak	604	\$71,054.45	\$72,624.70
235	Deborah J. Knuth Klenck	54, 574	\$333,572.64 and \$0.00	\$341,758.81
236	Debra A. Smith	65	\$7,355.72	\$7,647.27
237	Debra L. Trinkaus	780	\$4,043.99	\$4,331.74
238	Decker, Gloria S.	2588179	\$1,490.69	\$1,542.18
239	Denise Lodor-Morris	410	\$123,810.87	\$127,508.87
240	Dennis A. MacDonald	744	\$38,884.57	\$39,502.21
241	Dennis H. Jones and Kathleen Jones	27, 29, 49	\$47,003.84, \$115,660.42 and \$47,003.84	\$47,825.46
242	Dennis L. Roy & Thomas J. Roy	17	\$1,506.56	\$1,615.43
243	Dennis Lee Roy and Kathryn Roy	120	\$149,531.92	\$153,334.34

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
244	Dennis P. Sullivan	568, 570	\$23,768.48 and \$15,576.84	\$40,849.99
245	Derek W Empey [Jacqueline Empey]	309	\$26,175.21	\$26,812.16
246	Derek W Smith	432	\$39,904.31	\$40,724.17
247	Derek W. Powers & Pamela M. Powers	12	\$91,981.70	\$94,769.86
248	DeWan, Jonathan E.	2588192	\$10,770.20	\$10,936.50
249	Diane Popek	704	\$10,749.31	\$10,941.53
250	Dianna L Brockway	721	\$88,661.31	\$25,624.02
251	Dianne P. Johnson	260	\$15,739.45	\$16,080.30
252	Diliberto, Jennifer	2588198	\$3,021.25	\$5,032.16
253	Diliberto, Karen	2588204	\$11,974.70	\$12,186.17
254	Diliberto, Lisa	2588200	\$1,241.03	\$2,366.74
255	Dinneen, David W.	2588199	\$1,645.89	\$1,689.24
256	Donald Allen Van Atta Living Trust	2588205	\$492.07	\$502.07
257	Donald L Raymond Jr	735	\$70,345.96	\$77,147.07
258	Donald P. and Valenta A. Misch	546	\$177,772.77	\$180,872.75
259	Donald R Dunn	230	\$130,682.96	\$135,225.87
260	Donaldson, Deborah L.	2588203	\$887.59	\$909.56
261	Donna B. Davis	191	\$15,922.40	\$16,140.15
262	Dorothy A. Harper	759	\$12,000.00	\$12,725.97
263	Dorothy Fuller	146, 518	\$81,186.02 and \$82,457.57	\$82,457.57
264	Douglas A. Raybeck and Karen J. Raybeck	420, 427	\$9,950.00 and \$36,353.03	\$50,618.13
265	Douglas A. Smith and Tara A. Evans	727	\$101,392.15	\$103,250.24
266	Douglas C Bowers	655	\$82,873.63	\$84,355.56
267	Douglas E. Smith & Sue A. Smith	697	\$38,842.37	\$39,768.53

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
268	Douglas H. Ellen M. Jones	262	\$259,900.89	\$265,644.50
269	Dubiner, Blake Willa and Sarah Elliott	2588212	\$1,563.19	\$1,608.93
270	E.N.D.	373	\$29,403.50	\$29,922.51
271	Earl J. Ewing Living Trust	625	\$348,615.80	\$355,933.03
272	Earlville American Legion	2588222	\$4,981.55	\$5,850.19
273	Earlville Cemetery Association	624	\$28,143.91	\$28,628.43
274	Earlville Conservation Club Inc. [Jacob Bohnert]	396	\$35,711.89	\$36,857.80
275	East Hamilton United Methodist Church	600	\$21,726.99	\$22,371.11
276	East Schuyler Miller Cemetery Association	254	\$60,054.27	\$60,053.94
277	Eaton Village Cemetery Association	400	\$15,817.26	\$16,420.48
278	Eaves, Amanda L.	2588217	\$4,141.27	\$5,254.94
279	Eaves, Bob W. and June	2588218	\$64,550.07	\$70,375.32
280	Eaves, Preston M. and Jeffrey	2588230	\$4,414.58	\$4,787.81
281	Eden J. Rittenburg & Rebekah E. Rittenburg	247	\$10,411.52	\$10,456.25
282	Edmund and Matthew Joy	213	\$9,452.50	\$9,837.32
283	Edward J. Peplinski, Dorayne C. Peplinski, Jason E. Peplinski, Matthew E. Peplinski	486	\$301,649.41	\$306,842.58

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
284	Edward P. and Gail K. Palmer	249	\$387,224.70	\$393,547.32
285	Edwin A. Buell	182	\$19,222.46	\$19,153.62
286	Edwin Alan Vollmer [Edwin A. Vollmer]	186, 274	\$14,484.16 and \$14,484.16	\$14,752.32
287	Eleanor P. Ferris	347	\$432,994.05	\$440,929.02
288	Elfriede Goedeker	279	\$4,406.78	\$4,836.62
289	Elgie, Robert A. and Pauline A.	430	\$373,921.49	\$348,481.25
290	Elizabeth Fiore	652	\$175,038.36	\$177,625.45
291	Elizabeth Ochs	315	\$57,228.03	\$64,450.99
292	Ellen A. Kennett	79	\$94,399.68	\$95,473.53
293	Ellen R Guernsey [Thomas Chase Guernsey is a minor]	324	\$11,781.60	\$12,039.35
294	Ellen R. Guernsey	281, 288	\$19,982.48 and \$458,362.75	\$494,468.04
295	Elliott, Catherine	2588229	\$119,714.24	\$121,934.67
296	Elliott, Jordan A.	2588233	\$410.71	\$422.72
297	Elliott, Sarah B.	2588231	\$829.48	\$886.09
298	Emily A. Farina & Michael A. Farina JTWROS	548	\$24,113.58	\$24,491.25
299	Emily M. Sun	434	\$64.90	\$70,329.24
300	Engle Living Trust	2588238	\$29,860.19	\$30,380.88
301	Eric L. Cochran	418	\$28,810.68	\$29,450.48
302	Erieville Fire Department	627	\$22,163.49	\$22,901.87
303	Erin M. West	252	\$76,767.91	\$76,767.91
304	Estate of Charles M. Rodman	741	\$62,761.47	\$64,127.55
305	Estate of Joan C. Matthews	408	\$10,051.83	\$11,721.34
306	Estate of Johannes Koornstra	2588237	\$101,508.44	\$104,276.91

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
307	Estate of Sandra L. Brunschmid	414	\$20,749.32	\$21,251.24
308	Estate of Sidney R. Fisher	2588240	\$55,930.74	\$56,856.40
309	Estate of Wilber J. Raville	2588244	\$47.74	\$61.33
310	Eugene J. Corrigan, Jr.	286	\$1,095,908.00	\$1,115,249.73
311	Eustance, Amy E.	2588242	\$45,447.92	\$49,226.49
312	Everett P. and LouAnn M. Hance	291	\$594,015.00	\$832,053.58
313	Faith Bible Church	578	\$53,341.71	\$54,627.09
314	Fernando Plata Parga & Franziska L. Merklin	163	\$39,796.33	\$40,613.97
315	First Presbyterian Church	2588261	\$80,412.37	\$81,707.50
316	Florence S. Mitchell	440	\$7,022.65	\$7,170.05
317	Florenz, Garrett John	2588260	\$355.18	\$369.48
318	Florenz, Gaven Mark	2588258	\$366.22	\$380.97
319	Florenz, Tiffany A. and Mark F.	2588274	\$512.29	\$688.87
320	Florenz, Vincent S.	2588266	\$9,266.63	\$9,576.31
321	Ford, Sara M.	2588275	\$2,011.37	\$2,082.62
322	Frances Nespoli Irrevocable Trust	512	\$342,325.64	\$343,922.89
323	Francis E. M. Ogden	606	\$90,034.34	\$91,464.45
324	Frank E. Frair	313	\$355,092.83	\$366,171.71
325	Fred B. Chernoff	354	\$32,692.12	\$33,363.79
326	Frederick, Nellie I.	2588285	\$137,216.55	\$149,112.17
327	Furner, Michael S.	2588281	\$1,174.72	\$1,195.72
328	G. Glen Krouse	348	\$126,794.60	\$135,872.89
329	Gail E. Abrams	369	\$61,254.70	\$61,215.15
330	Gail R. Wernsing	114	\$159,297.25	\$162,075.06

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
331	Gail Y. Chrysler	353	\$60,763.63	\$61,796.24
332	Gaiser, Charles G.	479	\$128,665.00	\$128,665.02
333	Gaiser, Elaine S.	480	\$106,116.00	\$106,116.72
334	Gareth L. Omans	614	\$644,756.76	\$659,717.53
335	Garland, Richard	2588290	\$2,147.68	\$2,210.87
336	Garth G. Liddle	174, 178	\$6,656.71 and \$7,293.12	\$14,227.16
337	Gary and Juanita Balla	40	\$399,662.07	\$407,074.89
338	Gary Macera	504	\$10,762.88	\$11,000.73
339	Gary R. and JoAnn L. Williams	459	\$287,876.93	\$293,966.43
340	Gass, Raymond J.	2588288	\$139,930.77	\$142,557.22
341	Gavin Blaine Waas Trust [Justin P. Waas, parent]	541	\$2,695.64	\$2,693.48
342	Geoffrey B. Worden [Daniel M. Worden]	565	\$97,605.96	\$100,976.25
343	George F. Cowen	569, 577	\$260,678.55 and \$260,678.55	\$266,150.04
344	George Flanders [George Allen Flanders]	311	\$327,936.99	\$337,749.05
345	George P. Myers [Jennifer R. Myers]	551	\$81,829.16	\$84,545.70
346	Gerald A. Austin	159	\$84,817.48	\$87,219.03
347	Giovanna C. Crowe [Sierra M. Crowe and James V. Crowe]	57	\$58,102.28	\$57,892.38
348	Giselle E. Naef	733	\$67,779.85	\$68,076.09
349	Gladys Lamar [Gladys Brooks, Gladys Miles]	219	\$40,609.83	\$41,669.53
350	Glenn R. Osterhout [Linda Osterhout]	749	\$9,288.60	\$9,479.44
351	Gloria J Brooks	193	\$36,073.22	\$37,342.83

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
352	Godfrey, Alexander R.	2588305	\$1,532.07	\$1,640.68
353	Godfrey, Carson W.	2588301	\$1,625.27	\$1,740.49
354	Goodrich, Clyde R.	2588302	\$10,731.44	\$10,949.54
355	Goodrich, Margaret K.	153	\$96,223.58	\$95,187.47
356	Grant G Hansel	212	\$448,148.47	\$448,148.29
357	Grant, Shari S.	2588309	\$7,251.12	\$7,469.30
358	Gregory Owens & Stephanie McClintick	715	\$6,732.59	\$6,887.12
359	Grey, Brittany L. and Tammy Jennings	2588307	\$4,962.29	\$5,727.33
360	Grey, Carson James and Tammy Jennings	2588310	\$2,680.99	\$3,094.32
361	H.S.D.	391	\$29,394.09	\$29,912.93
362	Hagmann, Gregory J.	2588319	\$91,785.21	\$93,365.38
363	Hall, Charles L.	2588318	\$28,525.43	\$29,073.51
364	Hallam, Ronald J.	2588337	\$9,484.32	\$10,542.52
365	Hancock, Janet N.	2588333	\$101,484.55	\$104,200.34
366	Hanwinsel Farms Inc.	2588325	\$50,884.03	\$52,302.19
367	Harold C. Stapleton & Colleen J. Townsend	155	\$639,853.04	\$652,999.11
368	Harry and Linda Robbins	276	\$38,826.44	\$38,826.04
369	Harry N. Wyman [Zoe Anne Wyman]	33	\$209,575.78	\$228,133.13
370	Hatzinger, Jeffrey C.	2588343	\$44,930.27	\$45,763.62
371	Hawks Cherry Hill Cemetery	2588342	\$29,437.16	\$30,355.60
372	Head Living Trust	2588336	\$59,700.00	\$60,767.54
373	Heather L. MacDonald	527	\$12,996.34	\$13,051.20

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
374	Hennings, Linda S.	2588362	\$6,402.52	\$6,579.54
375	Hennings, Michael J.	2588346	\$130,206.37	\$132,881.51
376	Henrietta H Sterle	221	\$20,909.82	\$20,900.54
377	Henriksen, Melody E	493	\$79,054.67	\$79,012.35
378	Henty Farms LLP [Ward A. Henty]	429	\$165,568.75	\$169,592.00
379	Herman K. Lehman and Nancy E. Lehman	484	\$146,776.25	\$151,779.20
380	Hilliker, Helen V.	2588360	\$24,639.16	\$26,825.43
381	Hoffman, Patricia A.	2588357	\$40,338.40	\$41,319.39
382	Holbrook, Sandra S.	2588355	\$131,835.11	\$134,514.45
383	Hornovich, Kloe	2588356	\$4,975.00	\$5,581.92
384	Howard, Thomas W. and Rebecca M.	2588354	\$96,499.17	\$99,173.54
385	Hubert N. Wandover	28	\$31,420.56	\$31,940.57
386	Huntley Living Trust	350	\$415,468.09	\$425,571.84
387	Ian Birky [Beverly Birky]	119	\$134,861.07	\$146,612.36
388	Ian James Sole Revocable Trust	99	\$174,918.07	\$178,744.80
389	Iona May Phillips	95, 203	\$256,663.61 and \$256,663.61	\$256,976.60
390	Ireland, Raelyn	2588372	\$115.84	\$151.43
391	Isaac Thompson	665	\$13,412.34	\$13,911.18
392	Jack A. Marti and Teresa N. Marti	607	\$29,995.64	\$30,725.11
393	Jack F.E. Murphy [Jack Murphy]	97	\$18,018.86	\$18,309.07
394	Jack L Sullivan	437	\$37,039.90	\$37,052.65
395	Jackson T. Loop	529	\$10,663.43	\$12,223.82
396	Jacobs, Daniel W.	2588383	\$16,971.17	\$18,352.03
397	Jacquays, Corlista	2588381	\$27,406.39	\$30,421.07

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
398	Jacquine B Harp	602, 699	\$179,865.00 and \$179,865.81	\$183,477.65
399	James A. Dale	561	\$60,618.08	\$62,009.39
400	James A. Loop	536	\$1,030.69	\$1,548.05
401	James A. Sayler and Terry Ann Sayler	386	\$43,502.40	\$44,251.34
402	James Alden Wightman [Marie B. Wightman]	14	\$11,144.15	\$116,702.29
403	James B. Fallon	640	\$69,350.67	\$70,452.27
404	James D. and Wendy S. Morris	227	\$91,436.43	\$92,636.88
405	James F. Visentin	322	\$9,370.00	\$10,257.84
406	James M. Mlasgar Jr.	6	\$67,072.15	\$68,937.48
407	James M. Mlasgar Sr.	18	\$185,209.85	\$188,070.00
408	James R. Neary [as Trustee of the Neary Family Trust]	31, 150, 166	\$107,453.72, \$107,453.72 and \$107,453.72	\$108,923.24
409	James S. Powell	621	\$61,942.22	\$64,521.03
410	James W. Peptis & Gerogana Peptis	22	\$27,000.00	\$28,080.48
411	Jameson Petersen	167, 194	Unliquidated and Unliquidated	\$7,338.95
412	Jan F. Marcy	409	\$33,643.96	\$36,400.14
413	Jan M. Wentworth	190	\$75,891.51	\$77,669.73
414	Janella K. Kelley [Kevin P. Kelley]	649	\$7,976.22	\$8,597.93
415	Janice G. Ferris	441, 636	\$156,607.29 and \$156,607.29	\$159,998.66
416	Janice I. Graham	202, 204, 226, 228, 244	\$26,273.01, \$9,085.09, \$4,363.30, \$16,454.05 and \$7,915.39	\$65,349.62

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
417	Jason E. Peplinski [Colleen R. Peplinski, Sadie J Peplinski, Edward J. Peplinski]	485	\$52,525.83	\$53,500.07
418	Jason McCulloch [Jason B. McCulloch]	449	\$12,000.00	\$12,439.74
419	Jason P. West	275	\$115,137.75	\$115,137.83
420	Jason V. Florenz	375	\$95,515.98	\$99,257.19
421	Jean L. Hewitt	3	\$13,792.08	\$14,096.88
422	Jeanette M. Lollman	25, 601	\$6,324.84 and \$6,324.84	\$6,655.55
423	Jeanne Kellogg	292	\$17,362.39	\$17,838.58
424	Jeannine Jeter	307	\$34,143.62	\$34,701.05
425	Jeffery H. Chrysler and Gail Y. Chrysler	361	\$82,541.17	\$83,943.87
426	Jeffrey T. and Kelly J. Golley	176	\$134,702.60	\$139,174.42
427	Jeffris, Daisy	2588377	\$5,977.83	\$6,091.36
428	Jeffris, Joseph F.	2588388	\$5,813.29	\$5,923.70
429	Jennie N. Jones & Paul J. Jones	584	\$9,641.03	\$9,907.58
430	Jennifer A. Wynn	672*	\$34,289.59	\$34,819.03
431	Jennings, Tammy R.	2588374	\$6,449.68	\$7,444.03
432	Jerrit O. Williams	37	\$75,316.40	\$76,596.33
433	Jerry E Winn	698	\$25,000.00	\$20,868.53
434	Jessie Deaner	404	\$17,166.07	\$17,492.08
435	Jessy Jean Petersen	169	\$10,823.86	\$12,318.44
436	Jill H. Baker	421	\$133,268.85	\$135,563.19
437	Jimmy A. Ramirez	110	\$2,957.24	\$3,062.64
438	Joan E. Beaton	422	\$194,432.74	\$199,093.13
439	Joan M Asma [John Asma/ Jon Asma]	345*, 785	\$41,415.92 and \$41,415.92	\$42,439.68
440	Joan M. Stoker	594	\$101,165.44	\$103,800.18

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
441	Joan U. Kazlauskas	310, 327	\$15,569.92 and \$85,357.82	\$99,194.20
442	John B. Sterling, III and Jan E. Sterling	36	\$62,486.45	\$62,175.61
443	John D. Murphy and Marilee J. Ensign	98	\$66,140.22	\$67,205.47
444	John E McCullough and Susan B McCullough	767	\$55,698.56	\$57,325.09
445	John E. Zasada	242	\$304,226.95	\$304,160.87
446	John Faville [Jack Faville]	218	\$33,573.15	\$35,611.68
447	John J and Kathleen A Pinney	19*, 777	\$98,805.30 and \$99,301.81	\$101,580.98
448	John J. Dinneen	666	\$135,163.57	\$146,551.19
449	John L. Ferguson	142	\$5,161.10	\$5,604.42
450	John P. Lawrence	53	\$25,859.15	\$26,333.04
451	John T. Naughton [John Naughton]	355	\$393,552.95	\$401,638.68
452	Johnathan D. Miedema	662	\$11,757.82	\$12,338.67
453	Johnnye Dee Mullen	468	\$102,444.00	\$104,074.64
454	Johnston, Fay B.	2588391	\$41,111.63	\$43,434.62
455	Jonas Beiler	701	\$117,619.89	\$121,020.88
456	Jonathan A. Jacobs & Nancy L. Pruitt	702	\$348,476.37	\$377,870.66
457	Jonathan M Parry [Jon Parry]	495	\$16,006.22	\$15,971.92
458	Jones, Darrin and Jennifer R.	2588387	\$99,876.27	\$101,915.73
459	Jones, Douglas P.	2588390	\$7,265.28	\$7,537.05
460	Jones, Harvey B. and Becky North	2588398	\$8,057.57	\$8,500.34
461	Jones, Lamont F.	2588389	\$18,347.63	\$18,679.80

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
462	Joscelyn Godwin and Janet Godwin	411	Unliquidated	\$239,492.19
463	Joseph E Deyo & Jessica E Deyo	631	\$45,406.67	\$46,984.62
464	Joseph J. Eiholzer	223	\$58,531.98	\$58,532.16
465	Joseph L. Hadder	282	\$393,760.47	\$401,937.86
466	Joseph M. Bierworth	754	\$240,000.00	\$243,494.23
467	Joseph M. Hadder	312	\$8,226.13	\$8,462.70
468	Joseph R. Baker, IV and Jill H. Baker	442	\$143,646.17	\$146,310.48
469	Joshua J Lewis & Virginia L Whitford	329	\$59,997.00	\$60,001.19
470	Jubel I. Caudill	725	\$109,346.20	\$111,689.86
471	Judah Paul Rittenburg & Rebekah E. Rittenburg	248	\$11,717.03	\$11,767.34
472	Judith A. Williams [David E Williams]	162	\$63,054.67	\$68,778.74
473	Judith Ann Niles	118	\$62,339.43	\$64,353.60
474	Judy E Hinman	135	\$164,234.02	\$167,717.65
475	Judy F. Whitford	170	\$100,000.00	\$107,043.66
476	Juliana Ochs Dweck	320	\$306,491.15	\$305,006.53
477	Julie M. Boice [Julie Marie Boice]	205	\$27,802.70	\$28,336.89
478	Justin P. Waas and Kathleen Waas	542	\$97,796.16	\$97,837.68
479	Justin Wilcox and Paul Rejman	30, 151	\$113,131.16 and \$110,697.30	\$112,603.05
480	Kajetan Klein	351	\$29,270.03	\$29,754.37
481	KAREN E. BRICE AND MARK ALAN LAMB JTWROS	50	\$7,056.43	\$6,681.04
482	Karen L. DeVaul-Turner	413	\$53,850.99	\$54,766.14
483	Karen M. Mirabella	720	\$14,560.19	\$15,573.59

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
484	Karen Summers	341	\$229,074.25	\$229,074.25
485	Karin L. Day	563	\$20,931.65	\$21,626.53
486	Karl Cook and Rae Anne Cook [Karl W. Cook]	87, 88	\$138,058.95 and \$168,425.07	\$306,484
487	Karl L Brown	752	\$316,175.03	\$316,174.73
488	Karl Zinsmeister	403	\$501,917.37	\$474,694.92
489	Kascon, LLC	2588399	\$74,137.52	\$75,331.59
490	Kasprowicz, Vera	2588396	\$788.71	\$808.83
491	Kasprowicz, Victor	2588410	\$561.26	\$575.58
492	Katharine M. Saltus	598	\$7,888.90	\$8,859.99
493	Katherine Joffs	168	\$400,525.21	\$404,764.29
494	Kathleen M. Brennan Trust, Mary Beth Domachowski as Trustee	439, 487	\$13,162.53 and \$13,162.53	\$13,352.51
495	Kathleen M. Donovan	39	\$33,537.16	\$34,029.79
496	Kathryn Nassimos [Carmen Nassimos and Lance M Nassimos, JTWROS]	634	\$147,279.08	\$151,383.81
497	Kathryn Whittaker [Katie Whittaker]	470	\$5,691.56	\$6,154.65
498	Kathy B. Morse	663	\$67,737.30	\$69,008.71
499	Keeney, Fritz T. and Robert W.	2588415	\$4,975.00	\$5,094.25
500	Keeney, Nolan R. and Robert W.	2588421	\$4,975.00	\$5,094.25
501	Keeney, Robert W.	2588408	\$58,628.61	\$60,666.71
502	Keith J. Tyburski	641	\$24,067.92	\$24,668.16
503	Keith P. and Mary M. Hyde	762	\$93,138.17	\$101,832.75
504	Keith, Dennis	2588412	\$2,918.33	\$2,965.33
505	Keith, George F. and Laurie C.	2588403	\$155,034.57	\$159,974.88

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
506	Kelby Hilts	239	\$190,186.36	\$203,507.89
507	Kelley, Allison P.	2588407	\$4,853.10	\$5,320.15
508	Kelley, Bonnie J.	2588420	\$6,339.65	\$7,317.04
509	Kelley, Daniel P. and Patricia E.	2588406	\$11,117.23	\$11,967.50
510	Kelley, David P.	2588405	\$33,463.74	\$34,002.71
511	Kelley, Kimberly A.	2588425	\$3,345.19	\$3,487.43
512	Kelly L. Manner	683	\$151.79	\$156.66
513	Kemp Living Trust - Gilbert A. Kemp and Joan C. Kemp Trustees [Gilbert Abner Kemp]	402, 405, 406	\$24,875.00, \$24,875.00 and \$24,875.00	\$75,942.87
514	Kenneth M. Pisiak	756	\$1,161.60	\$1,260.76
515	Kenneth W. and Lisa J. Clark	579	\$10,770.20	\$10,941.27
516	Kent, Darryl C.	2588413	\$30,155.85	\$35,448.85
517	Kerrigen Buschor c/o Amy Buschor	650	\$15,706.52	\$16,604.47
518	Kevin & Wendi Kiehn	129	\$8,284.11	\$8,485.57
519	Kevin and Carla Fuller	477	\$916,161.22	\$916,161.22
520	Kevin E. & Opal D. Palmer	299	\$136,699.50	\$149,399.90
521	Kevin E. and Sherry A. Sharpe	455	\$1,525,848.43	\$1,568,374.49
522	Kevin P. Kelley	638	\$111,690.74	\$120,396.59
523	Kevin Strasser	141, 713	\$45,729.87 and \$45,000.00	\$46,557.76
524	Kimberly A. Manner and Kenneth J. Manner	463	\$9,966.65	\$10,197.97
525	King Living Trust, John C. & Carol A King, Trustees	197	\$254,962.39	\$261,219.40
526	Kirk T. Lallier	111	\$35,851.17	\$36,341.46

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
527	Kitti A. Crouch	177	\$24,016.01	\$25,010.28
528	Knapp, Linda E.	2588430	\$36,677.87	\$42,016.83
529	Knapp, Makayla S.	2588429	\$13,027.18	\$14,006.17
530	Knecht, John H and Lynn A. Schwarzer	2588432	\$9,894.36	\$10,150.35
531	Kogut, Diane K. and Todd M.	2588439	\$9,950.00	\$13,007.93
532	Kornbluth, Stephen S. and Linda M.	2588434	\$100,372.33	\$102,234.01
533	Kozlowski, Lukasz	2588437	\$55,376.03	\$57,226.68
534	Kraly, F. Scott and Ellen P.	2588436	\$60,521.68	\$61,859.16
535	Krzysztof Slimak	560	\$52,909.31	\$53,609.51
536	Kyle Buschor c/o Amy Buschor	654	\$15,706.52	\$16,604.47
537	Lacy E. Roberts Jr.	643	\$30,480.30	\$31,213.54
538	Lafferty, Joann	492	\$157,445.03	\$157,376.83
539	Landon C Lynch [Debra L. Kirley]	591, 623	\$10,104.38 and \$10,104.38	\$10,447.88
540	Lane, Carolyn V. and Keith W.	2588450	\$20,914.19	\$21,246.40
541	LaRuffa, Lindsay A.	2588449	\$88,609.02	\$90,549.70
542	Lash, Virginia H.	2588464	\$63,197.86	\$64,398.09
543	Laub, John J. and Ceclia M.	2588469	\$6,310.88	\$6,455.19
544	Laura Fuess	687	\$23,328.57	\$23,814.32
545	Laurie B. Omans	554	\$301,526.34	\$309,930.02
546	Lawrence and Karyn Briggs	35	\$25,378.78	\$26,947.36
547	Lawrence R. Clark & Carolyn M. Clark	587	\$95,446.57	\$98,057.92
548	Lawson, Benjamin T.	2588454	\$258.39	\$294.61
549	Lawson, Elizabeth M.	2588460	\$308.14	\$351.33
550	Lawson, James A.	2588461	\$308.14	\$351.33

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
551	Lawson, Lindsey S.	2588472	\$5,524.61	\$5,857.83
552	Lawson, Tanner M.	2588455	\$1,973.87	\$2,205.54
553	Leanna J Brown	208	\$1,000.00	\$1,395.54
554	Lebanon Valley Cemetery Association	196	\$9,554.02	\$9,788.49
555	Lee C. Stewart	210	\$38,516.20	\$38,507.70
556	Lee Ingraham	681	\$45,155.73	\$46,524.50
557	Lehr, James L.	2588479	\$2,445.71	\$4,699.48
558	Leon H Tayntor	325	\$302,900.78	\$355,247.00
559	LeRoy, Susan C.	2588474	\$2,759.05	\$3,208.91
560	Leslie P. Finster and Sandra L. Finster	269, 497	\$513,510.07 and \$514,812.65	\$514,811.81
561	Lettie J. Nelson	16	\$148,671.14	\$151,230.65
562	Leuenberger Living Trust [Carol E. Leuenberger]	342	\$132,631.62	\$133,874.60
563	Lewis, Brenton P. and Caroline T.	766	\$35,434.53	\$36,141.28
564	Lewis, Liam Bentley	761	\$5,988.76	\$6,135.77
565	Lilah Reagan Havens & Rebekah E. Rittenburg	232	\$1,072.13	\$1,076.71
566	Lily Kate Fryer & Matthew Fryer	540	\$42,757.97	\$43,503.58
567	Linda M. Brown	390	\$40,942.84	\$41,620.44
568	Linda R. Tredway	45	\$115,660.42	\$118,473.16
569	Lisa Alt [Lisa Miedema]	656	\$25,239.99	\$25,792.17
570	Livermore Farms LLC [Brian Livermore]	706	\$23,178.74	\$25,316.78
571	Locascio, Gerard	471	\$1,346,355.00	\$1,346,355.60
572	Lohof, Christy	2588480	\$94,780.48	\$97,422.04
573	Lois A. Demmer	688	\$126,786.73	\$132,881.32

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
574	Lois A. Winn	333, 365	\$18,491.55 and \$18,491.55	\$18,493.08
575	Loop, Gregory J.	483	\$248,639.44	\$248,747.64
576	Lori A. Davis	737	\$8,027.87	\$8,210.63
577	Lou Ann S. Turner	595	\$101,165.44	\$103,800.18
578	Lovely Living Trust c/o Susan J. Lovely	199	\$78,341.48	\$78,291.14
579	LuAnn R Beiler	198	\$19,914.59	\$20,394.47
580	Luke W Marshall	426	\$17,286.06	\$17,827.32
581	Lyle D Roelofs and Lauren M Roelofs [Note 3947]	753	\$125,021.92	\$126,400.35
582	Lyman C. Campbell	668	\$346,672.61	\$384,190.67
583	Lyman, Ronald E.	2588483	\$51,640.21	\$55,280.25
584	M. Anne Pitcher	273	\$4,832.65	\$5,040.70
585	Madison Village Cemetery	2588500	\$28,666.96	\$29,383.20
586	Malachi J. Rittenburg & Rebekah E. Rittenburg	245	\$10,858.02	\$10,904.52
587	Manner, Germaine E.	2588493	\$29,850.00	\$30,860.83
588	Manwaring, Colin C.	2588514	\$2,246.74	\$2,284.42
589	Manwaring, Tyler J.	2588504	\$2,246.74	\$2,295.64
590	Marc J. Colletti [Caitlin E. Colletti]	435	\$131,966.74	\$131,398.07
591	Marcy, Alan D.	2588509	\$151,446.24	\$164,138.45
592	Maren Meyer- Wendt	731	\$397,835.08	\$404,684.17
593	Margaret A. Miller	412	\$152,847.87	\$160,609.52

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
594	Margaret A. Pavela	334, 335, 337, 377, 378, 379	\$58,095.94, \$58,095.91, \$58,096.00, \$58,095.94, \$58,095.91, and \$58,096.00	\$174,212.04
595	Margaret Earing	106	\$520,323.87	\$516,535.49
596	Maria C. Nicholls	506	\$40,466.30	\$40,467.52
597	Marie C. Jipson	633	\$4,749.08	\$5,130.78
598	Marie M. Grose	265	\$14,409.16	\$14,411.00
599	Marie N. Powell [James S. Powell]	619	\$46,397.76	\$48,329.41
600	Marietta N. Cheng	180	\$108,147.41	\$109,674.18
601	Marilyn Atkinson	401	\$43,523.39	\$44,229.30
602	Marilyn J. Beard	105	\$35,716.41	\$36,402.07
603	Marilyn W. Geruntino	336	\$100,751.09	\$193,282.02
604	Marjorie M. Wilcox [David L. Wilcox]	473	\$93,725.42	\$95,338.40
605	Mark A. and Erin R. Lamb	63	\$7,094.50	\$7,260.47
606	Mark A. Thall & Debra Thall	316	\$87,047.87	\$89,048.85
607	Mark Allison Manchester and Linda Jean Manchester	4	\$230,660.53	\$234,529.16
608	Mark Brennan	417	\$1,138,238.83	\$1,141,011.72
609	Mark L. Cappadonia and Tammy M. Cappadonia	446	\$40,564.37	\$41,730.93
610	Mark S. O'Dell	76	\$61,111.95	\$61,098.84
611	Markiewicz, Hillary	2588520	\$518.22	\$531.32
612	Markowski, Amy L.	2588508	\$1,353.97	\$1,430.48
613	Markowski, Stephen S. and Linda M.	2588503	\$24,744.49	\$25,609.89
614	Marla L. Anderson	450	\$36,739.33	\$37,396.29

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
615	Marleen F. Brennan	32	\$50,435.55	\$52,520.46
616	Marshall, Clark B. and Roxy U.	2588510	\$47,127.11	\$48,095.36
617	Marshall, Kevin J. and Susan L.	2588530	\$19,959.49	\$20,303.11
618	Martha J Suhs [Mardi Suhs]	615	\$4,975.00	\$5,104.82
619	Martha Jane Miedema	644	\$17,470.80	\$17,853.01
620	Martha Jane Miedema & S. John Miedema	660	\$12,840.58	\$13,150.00
621	Martin Julius Murray	532	\$85,657.42	\$85,658.89
622	Mary & Robert Koen	175	\$72,866.06	\$75,010.08
623	Mary A. Smith	609	\$7,365.57	\$7,937.06
624	Mary B. Pohl	78	\$150,783.01	\$150,782.78
625	Mary E Ford [Betty Ford]	708	\$46,796.57	\$51,289.74
626	Mary J. Calhoun	241	\$62,694.63	\$72,541.23
627	Mary M. Pisiak Irrevocable Trust	758	\$109,129.51	\$110,862.93
628	Mary Y VanAuken [Glenda, Jack, Warren, Bran VanAuken]	680	\$200,967.94	\$205,632.22
629	Mason, Gabriel E. and Lynn S. Elliot	2588513	\$296.33	\$305.00
630	Matthew Myles Malloy	123, 147	\$54,549.90 and \$122,120.75	\$181,232.83
631	Matthew Ryan Sullivan	566	\$7,562.23	\$8,122.83
632	Matthews, Shelley	2588518	\$28,839.25	\$29,643.02
633	Maureen Ghent and Daniel Ghent	620	\$181,826.75	\$188,830.11

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
634	McBain, Maverick A.	2588538	\$2,266.45	\$2,334.64
635	McCarthy, Christa	2588527	\$113,139.08	\$115,036.64
636	McClennen, Hannah N.	2588531	\$5,831.25	\$6,323.83
637	McGhee, Donald H. and Gabrielle K.	2588532	\$27,026.94	\$27,900.18
638	McMullen, Bruce A.	2588546	\$1,483.42	\$1,587.98
639	McNamara, Cassondra L.	2588547	\$1,248.53	\$1,307.33
640	Megan Marshall	393	\$8,763.81	\$10,168.88
641	Meghan Klish	573	\$995.00	\$1,138.30
642	Meghan P. Brennan [Meg Brennan]	508, 509, 511	\$54,268.50, \$1,324.50, and \$1,674.98	\$54,152.09
643	Melissa R. Guernsey	318	\$36,770.88	\$37,444.73
644	Michael & Kelly Miller	555	Unliquidated	\$34,239.13
645	Michael & Sandra Richvalsky	131	\$150,376.88	\$152,364.38
646	Michael A. & Amy L. Sharpe	743	\$202,345.02	\$207,984.46
647	Michael A. Kemp	507	\$110,671.29	\$108,401.61
648	Michael C & Melody L Kimball	346	\$172,715.72	\$175,689.18
649	Michael F. Van Hatten	80	\$106,534.11	\$107,071.62
650	Michael Gilliam Jr.	367	\$4,198.96	\$4,309.78
651	Michael J. Asma	423*	\$38,609.65	\$39,632.25
652	Michael O. Tanner	755	\$500,398.36	\$508,457.43
653	Michael P. Daley	231	\$22,047.27	\$22,402.37
654	Michael P. Spellicy and Anjanette Spellicy	268	\$47,976.00	\$47,944.71
655	Michael T. Hayes & Candace L. Hayes	395	\$102,955.12	\$111,446.33

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
656	Michael W. Hamblin	352	\$84,675.21	\$92,034.69
657	Michele W. Bailey	69	\$231,911.47	\$235,543.69
658	Michelle L. Steele	349	\$139,576.46	\$142,351.18
659	Miles, Linda M. and Ray L.	2588555	\$17,491.63	\$17,960.98
660	Miller, Alvin S. and Amanda	2588548	\$36,028.68	\$36,712.93
661	Miller, Dr. Merrill L.	2588550	\$76,456.74	\$77,773.01
662	Miller, Eldon J.	2588549	\$1,309.10	\$1,336.00
663	Miller, Joseph R.	2588551	\$154,225.00	\$156,708.96
664	Miller, Randy and Jolene	2588544	\$1,162.68	\$1,187.22
665	Miller, Titus	2588571	\$11,277.79	\$12,826.24
666	Milton & Denison Jr., Naomi R. Denison	738	\$147,334.53	\$150,819.43
667	Milton G. Brown	745	\$25,642.82	\$25,645.58
668	Minor Child [Robert Sawyer, Parent]	222	\$381.49	\$403.07
669	Minor Child [Robert Sawyer, Parent]	531	\$281.98	\$297.93
670	Minor Child [Robert Sawyer, Parent]	533	\$270.80	\$286.12
671	Monte C. Deaner and Vickie L. Deaner	746	\$81,475.78	\$82,626.02
672	Moody, Savanna A.	2588558	\$13,027.18	\$14,006.17
673	Moonlight Riders Snowmobile Club	2588553	\$1,202.68	\$1,228.72
674	Morgan Caudill	710	\$10,719.13	\$11,084.49
675	Morris, Michael F.	2588582	\$8,720.01	\$10,168.90
676	Moubray, Elizabeth J.	2588568	\$160.20	\$163.49
677	Muhlfeld, David E.	2588566	\$13,392.84	\$13,733.40
678	Myatt, Bradford P. and Kristin A.	2588577	\$20,545.03	\$20,980.81

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
679	Myles G. and Diane F. Cornish	156	\$248,080.43	\$252,241.23
680	Nadine Hotaling	235	\$20,000.00	\$20,402.29
681	Nakhimovsky, Sharon	2588592	\$4,612.10	\$4,746.02
682	Nancy E. Gangloff	360	\$63,538.51	\$64,970.87
683	Nancy L. Orth and Garth G. Liddle	173	\$25,871.82	\$26,386.14
684	Nancy M. Rodecap	201, 304	\$2,626.10 and \$2,626.10	\$2,783.39
685	Natalie A. Strasser	220, 732	\$34,491.41 and \$34,664.73	\$35,337.86
686	Nathan Jacobs	675	\$35,020.76	\$38,165.62
687	Natoli, Rhys H.	2588590	\$299.33	\$470.81
688	Nicholas F Vitulli	125	\$148,673.88	\$151,967.70
689	Nicholas J.E. Murphy	100	\$3,457.91	\$3,566.56
690	Nichole Vitulli	132	\$16,272.57	\$16,632.18
691	Nicole Petersen	165	\$39,802.34	\$40,796.85
692	North Brookfield Fire Department	590	\$116,280.96	\$119,298.65
693	Novak, John A.	544	\$104,249.46	\$104,249.46
694	Nower, Keith A.	2588595	\$8,417.08	\$8,561.99
695	Oley, Heather B.	2588604	\$1,271.75	\$3,190.66
696	Orlando P. Turco	515, 516	\$157,894.11 and \$48,489.61	\$210,944.64
697	Ortola, Linda D. and Ronald Bagliere	2588627	\$1,328.19	\$1,369.33
698	Otis L Smith and Jean Smith Smith Living Trust	58, 693	\$179,820.00 and \$182,000.00	\$182,239.48
699	Otto H. Muller	93	\$40,533.32	\$41,651.63
700	Overton, Timothy J.	2588618	\$111,655.17	\$114,085.50
701	Owen, Gary J.	2588616	\$971,606.07	\$991,747.06
702	Owen, Rachael A.	2588637	\$107,246.52	\$109,449.94

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
703	Palmer, Christopher J. and Donna B.	34	\$84,096.02	\$85,954.48
704	Pamela A. Shaul	747	\$2,947.06	\$2,155.15
705	Pamela L. Napolitano [Estate of Patricia O. Johnson]	535	\$30,965.94	\$32,201.18
706	Pamela M. Scalora	267	\$83,205.15	\$85,616.46
707	Pamela P. Moshure	576	\$15,705.48	\$15,975.86
708	Pamela Richardson	344	\$95,015.85	\$98,064.70
709	Patricia A. Wright	133	\$56,614.64	\$57,777.81
710	Patricia J. and John Bikowsky	128	\$210,303.44	\$214,758.73
711	Patricia W. Steigerwald [Patsy Steigerwald]	436	\$59,091.00	\$60,108.30
712	Pauhl Gazlay	465	\$25,827.75	\$26,301.42
713	Paul E. Bourdeau, Anjanette Spellicy, Scott D. Bourdeau and Chris P. Bourdeau [Paul Bourdeau]	258, 722	\$157,514.62 and \$157,514.62	\$157,411.70
714	Paul G. Crawford	46	\$15,204.73	\$16,257.93
715	Paul M Orth	126	\$292,927.05	\$299,985.70
716	Paul O. Gunther / Patricia W. Gunther	610	\$6,647.63	\$6,728.26
717	Paul W. & Madaline M. Howes	364	\$58,967.00	\$67,040.96
718	Payne, Cheryl M. and Kenneth D.	2588630	\$14,291.01	\$14,603.66
719	Peach, Judith A.	2588652	\$89,828.05	\$91,215.01
720	Pedersen, Ann L.	2588638	\$21,772.99	\$22,461.97
721	Pedersen, David and Ann L.	2588636	\$789.07	\$956.08

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
722	Penoyer, David E. and Rita J.	2588635	\$105,996.36	\$112,880.92
723	Peter J. Crosby, Executor of the Estate of Muriel Clair Crosby aka Patricia C. Crosby	23	\$28,906.21	\$28,895.12
724	Peter J. Kazlauskas	326	\$12,861.67	\$12,858.30
725	Peter J. Stoker	593	\$101,165.44	\$103,800.18
726	Peter L. and Jo Waas Irrevocable Trust, Justin P. Waas & Brandon E. Waas Trustees	538	\$205,514.95	\$207,461.64
727	Peter L. Owens	474	\$88,303.00	\$88,270.55
728	Peter L. Waas and Jo A Waas	534	\$96,821.96	\$97,175.25
729	Peter Ochs and Vanessa Ochs	305	\$976,664.13	\$971,881.68
730	Peterboro United Methodist Church	588, 589	\$15,920.00 and \$73,386.64	\$91,300.07
731	Petersen, Mark D.	2588647	\$11,382.90	\$13,097.50
732	Petrasch, Addison and Andrea	2588662	\$17,610.35	\$18,245.79
733	Petrasch, John Garrett and Andrea	2588649	\$5,227.49	\$7,277.30
734	Philip B Uninsky	502	\$202,479.81	\$202,479.31
735	Philip C. Day	572	\$31,559.08	\$34,491.16
736	Pilachowski, David M. and Marshal	2588658	\$29,250.28	\$32,045.76
737	Pisiak, Nathan T.	2588656	\$284.26	\$301.47
738	Pisiak, Owen Edward	2588669	\$155.63	\$165.05
739	Pittman, Joseph A.	2588660	\$236.70	\$242.56

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
740	Powers Living Trust dated February 11, 2019 [Roger W. Powers & Roberta O. Powers, Trustees]	2, 670	\$125,146.38 and \$215,146.38	\$219,232.37
741	Powrie Family Trust	2588668	\$82,375.32	\$83,793.49
742	Priscilla Kunizaki	519	\$109,035.29	\$122,952.48
743	Pruden, Denise F.	2588688	\$3,178.13	\$3,402.02
744	Pugh, Avarah	2588692	\$3,162.39	\$3,257.55
745	Rae Anne Cook And Karl W. Cook	86	\$85,950.97	\$85,969.12
746	Ralph M. Shortell	530	\$44,847.79	\$46,223.94
747	Ray & Debra Kirley	597, 617	\$55,679.92 and \$55,679.92	\$56,761.12
748	Ray C. Hedger	314	\$25,685.87	\$27,829.80
749	Raylene S. Crossway	726	\$44,162.81	\$33,601.20
750	Raymond J. Buterbaugh	21	\$149,696.14	\$152,273.29
751	Reakes, Alan R. and Patricia M.	2588680	\$87,639.19	\$92,163.22
752	Rebecca B. Smith	66	\$25,833.07	\$26,214.88
753	Reese, Louise T.	2588677	\$22,943.54	\$25,039.52
754	Relf, Wendy	2588683	\$12,263.04	\$12,543.46
755	Renee L. Hadder	277	\$314,838.17	\$321,376.55
756	Revocable Trust of John N. McIntyre	2588685	\$51,977.81	\$52,953.42
757	Rhonda F. Levine	9	\$28,750.71	\$31,319.75
758	Rice, Andrea R.	2588686	\$8,956.75	\$9,289.88
759	Richard A. and Joan M. Ritenour	302	\$525,647.12	\$525,216.77
760	Richard and Helen Olmstead	630	\$51,386.07	\$58,760.82
761	Richard B Williams	215	\$12,644.89	\$13,089.93

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
762	Richard D. Bowie & Yvette M. Bowie [Note #4657]	398	\$10,883.61	\$11,027.64
763	Richard K Boice	742	\$170,606.09	\$170,606.65
764	Richard L. & Megan B. Peckham	96	\$70,467.15	\$72,900.35
765	Richard T. McNamara and Jodi J. McNamara Trustees [Richard T. McNamara]	295, 622	\$39,602.74 and \$39,602.74	\$40,447.30
766	Richard V. Richardson and Lillian M. Richardson	38	\$232,027.57	\$270,374.64
767	Richard W. Stevenson	613	\$47,316.68	\$48,288.82
768	Richie L. Head and Kathryn O. Head	92	\$259,571.03	\$264,212.64
769	Riley C. Baker	557	\$7,010.73	\$7,610.73
770	Ritter, Deborah M.	2588710	\$952.62	\$2,030.97
771	Robert and Susanna McVaugh	392	\$80,458.07	\$80,458.07
772	Robert B. Cook [Barbara J. Cook]	138, 605	\$50,229.67 and \$50,229.67	\$51,283.96
773	Robert Braden Houston [Judith Aileen Houston]	130, 608	\$21,099.50 and \$21,099.54	\$21,355.48
774	Robert E. Richvalsky & Rebecca S. Richvalsky	293	\$438,006.72	\$445,158.51
775	Robert F. and Mary L. Cook	134	\$234,061.49	\$234,521.75

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
776	ROBERT F. SOLLIVAN AND JOANNE M. SOLLIVAN JTWROS	447	\$12,932.32	\$12,933.73
777	Robert J. Smith	72	\$356,023.26	\$355,946.06
778	Robert P Sawyer	491	\$8,885.11	\$9,168.25
779	Robert S.J. Garland	149	\$313,112.00	\$318,641.51
780	Robert W. McCredy, Jr and Marilyn S. McCredy	451	\$33,854.29	\$34,362.14
781	Roberta J. Cheshire	549	\$128,775.19	\$128,561.54
782	Roberts, Arthur W.	2588702	\$11,064.30	\$11,326.00
783	Robin J. Cummings	575	\$16,798.77	\$17,087.98
784	Robin R. Schade and Carol A. Schade	453	\$73,750.28	\$74,333.48
785	Robyn G. Lamb	117	\$2,399,432.57	\$2,456,433.50
786	Rodney L Saint Clair [Saint Clair Living Trust]	718	\$100,763.00	\$95,979.77
787	Roger J Foster and Charles E Wilburn [Poolville Country Store LLC]	457, 645	\$69,597.26 and \$69,597.20	\$71,444.27
788	Roger J. Footer	456, 639	\$97,801.28 and \$97,801.28	\$100,396.80
789	Rogers, Abigail L.	2588708	\$2,871.93	\$3,048.32
790	Ronald C. Everlith	362	\$106,865.07	\$108,704.85
791	Ronald E. Neff	257, 284	\$43,706.41 and \$43,487.88	\$44,892.96
792	Ronald M. Brooks	83	\$21,493.18	\$21,858.43
793	Ronald W. Hoham	189	\$130,460.93	\$130,432.19
794	Ronda H. Winn	657	\$224,323.59	\$227,976.95
795	Rosalba Munevar	499	\$10,000.00	\$10,225.10

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
796	Rosalind Ann Hoffa	394	\$38,261.84	\$39,990.66
797	Rose M. Teuscher	611	\$57,015.32	\$58,212.04
798	Rosemary Fuoco	42, 143	\$43,987.03 and \$43,987.03	\$44,734.55
799	Russell Lura	719	\$21,575.82	\$22,580.90
800	Ruth Ann Loveless	629	\$43,293.79	\$44,019.73
801	Ruth E. Berry and Michael J. Boardman	464	\$35,754.30	\$35,427.47
802	Ryan Asma	669	\$9,962.13	\$10,129.21
803	Ryan Chrysler	424	\$38,831.40	\$39,543.01
804	Ryan J. Hallam Living Trust [Cheryl A. Hallam, Trustee]	526	\$137,298.50	\$138,018.18
805	S. John Miedema	642	\$6,882.37	\$7,032.94
806	Sabra Kerr Williams [Sabra A Williams Meadows]	234	\$17,084.56	\$18,645.29
807	Sacco, Amelia	2588717	\$4,876.05	\$4,955.67
808	Sacco, Jennifer L.	2588713	\$250,055.86	\$254,416.31
809	Sacco, Michael P	2588716	\$270,077.87	\$275,087.20
810	Sacco, Peter C. and Kathleen A.	2588718	\$233,160.14	\$240,693.50
811	Sally A Tanner	757	\$555,502.05	\$562,240.20
812	Sally A. Calhoun	371	\$52,711.30	\$59,679.52
813	Samuel N. McClure [Donna Lee McClure]	101	\$113,420.79	\$116,179.06
814	Samuel T. Sharpe	458	\$84,038.81	\$86,381.00
815	Sanborn Revocable Family Trust	2588722	\$69,602.21	\$72,005.54
816	Sandra A. Raymond	380	\$41,790.00	\$42,509.46
817	Sandra A. Raymond Revocable Trust	383	\$320,509.33	\$324,397.06
818	Sandra L. Bocchino	296	\$694,428.59	\$707,830.01

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
819	Sangerfield Cemetery Association	2588732	\$8,392.54	\$8,576.15
820	Saunders, David E.	2588742	\$14,463.22	\$14,895.21
821	SAWYER LIVING TRUST, ELLEN S. SAWYER - TST [MAURICE P SAWYER - TST]	547	\$269,828.07	\$269,886.77
822	Schram, David F. and Jean M.	2588753	\$57,799.73	\$59,166.87
823	Schram, Hannah	2588737	\$6,310.88	\$6,460.15
824	Schworm, Norman	2588729	\$106,378.35	\$108,256.97
825	SCOTT & CAMILLA DEVEREUX	181, 187	\$436,945.11 and \$436,945.11	\$442,148.67
826	Scott and Susan Williams	433, 773	\$125,051.78 and \$125,051.78	\$128,557.19
827	Scott D. Orth	301	\$33,607.94	\$34,238.75
828	Scott F. and Betty L. Clark	632	\$413,767.82	\$434,759.61
829	Scott P. Kelley	564	\$91,498.52	\$91,076.27
830	Seamans, James E. and Lois A.	2588735	\$29,824.42	\$30,761.56
831	Sehn, Brooke A.	2588736	\$203.40	\$267.55
832	Sehn, Jacob W.	2588749	\$645.01	\$848.44
833	Selleck, Anne Caitlyn	2588744	\$174,125.00	\$178,452.05
834	Sellers, Tracey L. and Philip J.	2588743	\$10,456.39	\$13,890.45
835	Seth E. Thompson	664	\$18,309.18	\$18,990.16
836	Sexton, Wendy C.	2588738	\$19,900.00	\$20,433.97
837	Sharon K. Hitchcock	419	\$167,062.36	\$167,025.72
838	Sharon T. Ogrydziak	513	\$209,816.43	\$209,837.27
839	Sharpe, Gregory T. and Holly A.	2588746	\$5,786.34	\$5,919.35

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
840	Shawn E. Bish	461	\$12,204.85	\$13,292.72
841	Shawn H Golley	723	\$7,535.03	\$7,767.89
842	Shawn P. Guernsey	294	\$29,063.81	\$29,576.83
843	Sherwood, Bradley T. and Darlene K.	2588755	\$97,774.79	\$106,750.28
844	Sierra E. Barker	280	\$14,839.27	\$15,206.74
845	Smalley, Alyssa B	2588758	\$1,165.81	\$1,192.61
846	Smith Valley Cemetery Association	103	\$13,845.30	\$14,185.08
847	Smith, Anthony T.	2588763	\$5,065.54	\$5,190.98
848	Smith, Renate K.	2588776	\$62,864.31	\$65,079.79
849	Smith, Richard F. and Kathleen E	2588772	\$140,030.58	\$143,311.65
850	Smith, Ryan	2588767	\$1,310.66	\$1,641.32
851	Smith, Scott N	2588780	\$1,684.40	\$1,717.90
852	Snyder, Jerry L. and Stacy L.	2588788	\$579,678.65	\$596,382.26
853	Snyder, Kevin A.	2588775	\$141,260.79	\$153,287.52
854	Sobel , Marcia G.	2588771	\$7,916.13	\$8,091.07
855	Solomon, Sara H.	2588777	\$100.71	\$107.79
856	St. Germain, Jessica D. and Todd D.	488	\$46,344.63	\$46,532.71
857	Stanimer, Joanna L. and Edward M.	2588804	\$1,714.88	\$1,760.01
858	Stanton, Stephen F.	2588796	\$19,246.55	\$19,945.30
859	Staudt, Marc J. and Leigh Ann Staudt	2588798	\$2,671.11	\$2,727.17
860	Staudt, Michael J.	2588793	\$418.74	\$429.76
861	Stayer, Kathy	2588795	\$1,586.55	\$3,235.58
862	Stefan G Ferraro	503	\$4,926.09	\$5,288.57
863	Steinberg, Marci	481	\$91,270.78	\$91,270.58
864	Steneri Living Trust [Arthur I. Steneri & Rose B. Steneri]	321	\$44,027.30	\$44,795.05

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
865	Stengel, Janet A	2588794	\$60,838.09	\$62,277.10
866	Stephanie K. Broomfield	637	\$62,228.39	\$63,686.46
867	Stephanowski-Casscles, Mary B.	2588790	\$18,107.99	\$18,455.91
868	Stephen D. and Debra L. Barker	285	\$52,246.16	\$56,752.31
869	Stephen G. Spudie	603	\$245,879.51	\$250,112.56
870	Stephenson, Carolyn M.	2588797	\$312,837.10	\$323,298.75
871	Sterle, James E. and Carolyn	2588803	\$37,413.63	\$39,610.71
872	Stetson, Darlene T. and Wayne K.	689	\$74,668.46	\$76,507.34
873	Steven and Susan Grandis Goldstein	136	\$212,656.47	\$216,883.98
874	Steven J. Scheinman and Kelly B. Scheinman	148	\$78,081.62	\$77,710.93
875	Stevens, Anita L.	2588823	\$50,753.18	\$52,426.81
876	Stockton, John E. and Susan B.	2588808	\$99,500.00	\$102,101.94
877	Stockton, Judy N	2588818	\$13,250.78	\$13,746.56
878	Stockton, Victoria J. G. and James G	2588813	\$152,538.43	\$159,151.54
879	Stoddard, Elizabeth and Brett	2588815	\$15,400.98	\$16,742.82
880	Strong, Gail A.	2588814	\$87,984.48	\$96,295.60
881	Strong, Shirley H.	2588810	\$48,931.22	\$52,434.62
882	Stubai Holdings LLC	2588816	\$113,453.53	\$116,615.53
883	Sue Carlson	115, 152	\$399,749.33 and \$399,749.33	\$406,696.99
884	Sullivan, Andrew	2588822	\$1,627.55	\$1,742.93
885	Sullivan, Brady	2588821	\$1,338.66	\$1,433.56
886	Summers, Eulalia	2588820	\$4,138.17	\$4,248.29
887	Summers, Leon	2588839	\$4,138.17	\$4,248.29

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
888	Susan E. Fleming-Brusino	407	\$10,799.02	\$11,578.75
889	Susan J. Kmiec	272	\$58,267.18	\$57,973.86
890	Susan J. Wilcox	112	\$23,308.71	\$24,991.69
891	Susan S. Beattie & Sarah OYong	690	\$4,441.94	\$4,530.25
892	Suzanne Garland Summers	724, 728	\$40,160.96 and \$149,148.37	\$194,072.90
893	Suzanne H. Haight	122	\$12,000.00	\$11,960.50
894	Sydney D. Smith & Debra A. Smith	67	\$30,000.00	\$30,834.33
895	Sylvester P. Kelley	553	\$220,026.02	\$224,009.33
896	Tammy Boratyn	648	\$110,583.80	\$112,193.82
897	Tanney, Annette S. and Joseph E.	528	\$24,414.42	\$26,303.35
898	Teresa Hanrahan	494	\$51,113.31	\$53,400.13
899	Terrence T Havens	224	\$14,161.88	\$24,521.26
900	Terri A. Hughes	298	\$19,091.21	\$19,466.50
901	The James and Patricia Wallace Family Trust [Kathy Olson (POA)]	482	\$269,015.31	\$275,143.88
902	Thea F. Wheeler	498	\$48,459.97	\$49,670.74
903	Thomas & Amanda Richvalsky	250	\$252,767.75	\$257,119.38
904	Thomas E. and Elizabeth Brackett	102	\$26,321.27	\$26,774.42
905	Thomas E. Thompson & Melody A. Thompson	651, 679 and 682	\$37,817.76, \$7,792.07 and \$36,911.12	\$223,172.80
906	Thomas F. Wilcox	452	\$18,590.62	\$18,980.83
907	Thomas Fallon [James Fallon]	659	\$10,213.16	\$10,323.50
908	Thomas H. Parish and Anna M. Nicholls	415	\$28,797.02	\$29,209.92

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
909	Thomas H. Parish and Anna M. Nicholls	428	\$32,500.00	\$33,005.75
910	Thomas J. Gentile	206	\$112,059.72	\$113,199.02
911	Thomas J. Myers	431	\$43,034.51	\$43,746.99
912	Thomas M. and Victoria A. Whittaker	332	\$47,664.82	\$48,718.17
913	Thomas Murray	109	\$74,625.00	\$76,853.92
914	Thomas R. Klenck	56	\$60,114.74	\$61,590.01
915	Tiffany Drape	124	\$10,249.32	\$10,792.20
916	Timothy & Kristen McVaugh	338	\$258,081.87	\$258,083.20
917	Timothy and Beth Greenwood	211	\$91,111.82	\$91,091.69
918	Timothy J. Madden and Karen M. Wallace, JTwROS [Timothy J. Madden and Karen M. Madden]	478	\$74,625.00	\$76,633.05
919	Tina M. Brown	382	\$14,337.08	\$14,558.48
920	Tomasz Rekiel	376	\$201,458.65	\$204,837.51
921	Tori Buschor	658	\$15,682.56	\$17,076.92
922	Tracy L. Skinner	44, 116	\$5,976.53 and \$5,976.53	\$6,108.60
923	Tracy R. Broadbent [Tracy R. Broadbent and Timothy Broadbent]	237	\$3,134.08	\$3,128.97
924	Tristen Thompson	673	\$32,463.41	\$33,786.12
925	Troy J. Rodman [Troy Rodman]	740	\$48,065.47	\$49,687.84
926	Tubbs, Julie A.	2588848	\$12,331.15	\$12,715.88
927	Tucker J Florenz c/o Tiffany Florenz	388	\$4,522.28	\$4,692.44
928	Tyler M. Will & Gary Will	317	\$13,989.14	\$14,267.23

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
929	Unadilla Forks Fire Co. Ladies Auxiliary	308	\$4,229.80	\$4,299.80
930	Unadilla Forks Fire Volunteer Fire Dept	2588873	\$43,540.79	\$44,309.71
931	Urton, Gary	2588864	\$5,085.80	\$5,509.76
932	Urton, Noah J	2588863	\$9,154.21	\$10,037.05
933	Urtz, Jacob M	2588872	\$567.73	\$740.78
934	Urtz, John M.	2588880	\$91,521.21	\$94,315.73
935	Valente, Kenneth G	2588879	\$32,630.50	\$33,445.77
936	Valerie Clark	635	\$64,360.10	\$65,482.41
937	Vande Bogart, Donna J.	2588875	\$161,915.23	\$164,630.87
938	Vanessa Ochs	290	\$245,718.12	\$248,252.31
939	VanRiper, James C. and Carrie A	2588869	\$14,253.53	\$14,888.07
940	VanWormer, James R	2588883	\$19,658.78	\$20,333.22
941	Vaughn Behn Supplemental Needs Trust/ Vida Chernoff, Trustee	646	\$20,000.00	\$30,595.07
942	Vera P. Shotwell and Walter D. Shotwell	692	\$29,572.74	\$30,081.86
943	Vetter, Sally A.	2588887	\$14,502.27	\$14,845.29
944	Vickers, David B	2588868	\$16,919.15	\$17,221.70
945	Vicki Case Whitford & Ronald L. Whitford	107	\$23,412.37	\$23,800.49
946	Vickie Deaner	729	\$24,188.08	\$24,529.56
947	Vikki L. Lollman [Rebecca J. Lollman]	775, 784	\$0.00 and \$46,344.31	\$47,563.94
948	Virden, Joy Furman	2588874	\$17,100.67	\$17,653.19
949	Virgil, Michael K. and Barbra E.	2588877	\$69,626.38	\$71,505.08
950	Vivienne M. Munz	70	\$25,882.73	\$26,638.56

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
951	W. Jackson Loop	475	\$124,963.00	\$297,298.58
952	Wade M. Tehan	71	\$3,000.00	\$3,893.11
953	Waffner, Frederick C. and Valorie S.	2588890	\$55,878.18	\$56,840.17
954	Wagner, Daniel L.	490	\$43,427.05	\$43,398.93
955	Walker Family Trust	2588901	\$112,447.14	\$114,308.14
956	Wayne E. Russell III	256	\$122,473.23	\$122,386.87
957	Weaver, Joyce A.	2588912	\$46,984.33	\$48,502.38
958	Webb, Kristine D.	2588889	\$51,301.41	\$56,101.85
959	Weitz, David and Jo-Anne F. Hart	2588896	\$129,350.00	\$131,691.73
960	Welch, Pamela J	2588908	\$5,492.52	\$5,639.50
961	Welsh, Deborah J	2588911	\$18,506.93	\$18,829.65
962	Welsh, Garret E.	2588903	\$9,933.44	\$10,134.20
963	West Edmeston Cemetery Association	2588898	\$4,975.00	\$5,144.57
964	White, Winton C.	2588922	\$254,923.49	\$259,187.40
965	Wickwire, Stephen H.	2588907	\$18,908.89	\$20,627.90
966	Wiediger, Joseph R.	2588916	\$13,027.18	\$14,006.17
967	Wilcox, Steven H	2588931	\$4,975.00	\$5,115.87
968	Willard L. Fuller	145, 525	\$114,161.69 and \$116,152.43	\$116,152.43
969	William and Glenda Penoyer	678	\$92,707.56	\$94,612.28
970	William C. Beach Jr. and Joyce E. Beach	612	\$280,318.22	\$289,810.81
971	William E. Baltusnik	59	\$147,977.25	\$161,243.63
972	William J. Head	389	\$53,865.09	\$54,828.30
973	William S. Land [Kathleen E. Land]	416	\$139,300.00	\$142,192.90
974	William W Brooks	700, 739	\$13,930.00 and \$28,975.33	\$43,815.41

Seq. No.	Creditor Name	Claim Number or Schedule Number	Filed or Scheduled Claim Amount	Trustee's Calculation of the General Unsecured Claim Amount
975	William W Phillips Special Needs Trust	55	\$8,022.29	\$11,089.65
976	Williams, Brylee Grace	2588942	\$2,989.94	\$3,272.36
977	Williams, Chad E.	2588932	\$295.65	\$303.91
978	Williams, Douglas E. and Teri L.	2588934	\$15,063.65	\$15,379.82
979	Williams, Mason Evan	2588929	\$1,448.69	\$1,496.78
980	Williams, Richard C.	2588938	\$26,865.00	\$27,875.84
981	Winifred R. Bish	469	\$24,875.00	\$31,719.21
982	Wyatt R. Lynch [Debra L. Kirley]	592, 596	\$10,023.99 and \$10,023.99	\$10,838.53
983	Youth Policy Institute, Inc.	270, 438	\$309,005.35 and \$309,005.35	\$304,964.11
984	Zachary Alan Lamb	61	\$3,362.70	\$3,421.66
985	Zenon, Patrick C.	2588952	\$18,614.35	\$18,910.02
	TOTAL:			\$94,200,768.61
* Indicates that the claim was improperly filed as a secured claim.				